

Notice of Change in Terms of Credit Card Account

Canopy Credit Union (“Credit Union”) is amending the VISA Credit Card Account Agreement (“Agreement”) with changes affecting your credit card account effective January 7, 2025. This Notice contains (i) a summary of the changes in terms of your current VISA Card and Agreement and (ii) the timing and impact of the new terms to your Credit Card Account and your acceptance rights.

Fee Changes

Effective January 7, 2025, the Credit Union is increasing the cash advance fee and the card replacement fee.

| Revised Fees as of January 7, 2025 | |
|--|---|
| Transaction Fees • Cash Advance Fee | 2.5% of the amount of each cash advance (minimum of \$5) |
| Other Fees • Card Replacement Fee | \$10 |

These Agreement changes will take effect on January 7, 2025 and will apply to transactions after January 7, 2025.

You may opt out of the changes by discontinuing the use of your card after January 7, 2025, which is when the change would go into effect for new transactions moving forward. To opt-out, please call (509) 328-2900. If you opt-out, your ability to use the account for further advances will be terminated.