

APPLICATION DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	21.49% to 27.49% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	31.49% to 35.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	21.49% to 27.49% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Transaction Fees Cash Advance Fee	Either \$10.00 or 3% of the amount of each cash advance, whichever is greater.
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance: We use a method called “Daily Balance.”

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Military Lending Act

This section includes information regarding the Military Lending Act, which provides protections for certain members of the Armed Forces and their dependents (“Covered Borrowers”). The provisions of this section apply only if you are a Covered Borrower at the date of your Account opening.

Statement of Military Annual Percentage Rate (“MAPR”): Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or Account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). If you are a Covered Borrower, you may call to hear important information about the Military Lending Act and your Account. To hear this Military Lending Act disclosure and the payment obligations thereunder, call toll free at 833-690-2471.

Additional Terms and Conditions

Account Terms: This credit card account (“Account”) is offered and credit cards (each a “Card”) are issued by MRV Banks. When your Account is approved, the cardholder agreement and account-opening disclosures applicable to the Account (“Cardholder Agreement”) will be furnished to you with the Card. In the following disclosures, “we”, “our” and “us” each refer to MRV Banks, and “you” and “your” each refer to the person applying to us for an Account. The term “Additional Cardholder” means any authorized person who is issued an additional Card to access your Account.

Eligibility: Only qualified individuals 18 or over may apply for an Account. This offer is available only to United States residents.

Certification: By submitting an application, you certify you are requesting us to open an Account in your name and to issue Card(s) as you direct. You further certify that all the information given in your application is true and correct and is given in order to obtain credit.

Arbitration Notice: If you are issued a Card, your Cardholder Agreement will contain a binding arbitration provision. In the event of any dispute between you and us relating to your Account, the dispute will be resolved by binding arbitration pursuant to the terms of your Cardholder Agreement. When you receive your Cardholder Agreement, you should read the arbitration provision in such agreement carefully and not accept or use the Card unless you agree to be bound by the arbitration provision or timely opt-out.

Your Consent for Calls and/or Text Messages to Your Mobile Phone. When you give us your mobile telephone number, you expressly agree that we (and our affiliates, agents and contractors) may contact you at this number regarding your Account using an autodialer or prerecorded and other messages, including text messages. As permitted by applicable law, you expressly agree that we also have your consent to contact you using any mobile telephone number for you that we obtain by any legal means. You agree you will be responsible for any fees or charges you incur as a result of incoming calls or text messages from us, from our affiliates or from any third party acting on behalf of us or our affiliates. You agree that your consent to receive these calls and/or text messages sent to your mobile phone may be revoked by sending an email to help@coign.com, calling customer service at (833) 690-2471, or by providing written notice of your revocation to us at the Notice address set forth below, and that such revocation notice will state your name, mailing address, specific telephone number(s) for which the revocation applies, and the last four digits of your

Account number so that we may identify you and your Account. To stop text messages, you can also simply reply “STOP” to any text message we may send you.

Privacy Notice. The privacy notice for MRV Banks is provided separately in accordance with applicable law.

Credit Information. By applying for an Account, you authorize us, our service providers, successors and assigns to obtain information about you at any time from a credit reporting agency until you pay off your Account with us. We may also verify your credit references and other information that you provide to us, including verification through third parties. You agree to furnish us with all requested information. We may obtain updated or additional information about you, including without limitation from consumer reports obtained from credit reporting agencies, for any legitimate purpose, including, but not limited to, the extension of credit to you or the review or collection of your Account. Upon request, we will tell you if we have used a consumer report in connection with your application and provide you the name and address of the consumer reporting agency that provided the report to us. We may provide information about you and your Account to credit reporting agencies and others as provided in the Cardholder Agreement and in our privacy notice. Information we provide might appear on your and your Additional Cardholders’ credit reports. This could include negative information if you do not comply with the terms of the Cardholder Agreement.

State Disclosures

California Residents: A married applicant may apply for a separate Account. As required by law, you are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a Consumer Reporting Agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the Account up to the limit of the Account.

Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

New York, Rhode Island and Vermont Residents: We may obtain a consumer report for any legitimate purpose in connection with your Account or your application, including but not limited to reviewing, modifying, renewing and collecting on your Account. Upon your request, we will inform you of the names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Banking Department (1-877-226-5697) to obtain a comparative list of credit card rates, fees and grace periods.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that Consumer Reporting Agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor’s interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement, or court order, or has actual knowledge of that provision. State law may require us to give notice of this credit card account to your spouse.

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