

**UPGRADE CREDIT CARDS**  
APPLICATION AND SOLICITATION DISCLOSURE



**INTEREST RATES AND INTEREST CHARGES**

	<b>ELITE SIGNATURE</b>	<b>PREMIER REWARDS</b>	<b>ADVANTAGE LOW RATE</b>	<b>LIBERTY STUDENT</b>	<b>CHOICE SECURED</b>
<b>Annual Percentage Rate (APR) for Purchases</b> This APR will vary with the market based on the Prime Rate.	Prime + Margin <b>14.99% - 16.99%</b>	Prime + Margin <b>12.99% - 18.00%</b>	Prime + Margin <b>8.99% - 16.99%</b>	Prime + Margin <b>13.99% - 16.99%</b>	Prime + Margin <b>17.99%</b>
<b>APR for Cash Advances</b> This APR will vary with the market based on the Prime Rate.	Prime + Margin <b>14.99% - 16.99%</b>	Prime + Margin <b>12.99% - 18.00%</b>	Prime + Margin <b>8.99% - 16.99%</b>	Prime + Margin <b>13.99% - 16.99%</b>	Prime + Margin <b>17.99%</b>
<b>APR for Balance Transfers</b> This APR will vary with the market based on the Prime Rate.	Prime + Margin <b>14.99% - 16.99%</b>	Prime + Margin <b>12.99% - 18.00%</b>	Prime + Margin <b>8.99% - 16.99%</b>	Prime + Margin <b>13.99% - 16.99%</b>	Prime + Margin <b>17.99%</b>

<b>Penalty APR and When it Applies</b>	<b>18.00%</b>  <b>This APR may be applied to the entire balance on your account if you make a late payment.</b> This APR may be applied to your account if you: <ol style="list-style-type: none"> <li>1) Make a late payment;</li> <li>2) Go over Your credit limit two times in any 12-month period;</li> <li>3) Make a payment that is returned, or</li> <li>4) Do any of the above on another account you have with us.</li> </ol> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

## FEES FOR ALL PSFCU CREDIT CARDS

Annual Fee	None
<p><b>TRANSACTION FEES</b></p> <ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Foreign Transaction Fee</li> <li>• Cash Advance Fee</li> </ul>	<p>3% of transfer amount with a minimum of \$5.</p> <p><b>ELITE SIGNATURE CARD – NO Foreign Transaction Fee</b>  <b>ALL OTHER CREDIT CARDS:</b> 1% of any transaction conducted outside the US with or without currency exchange.</p> <p>Either \$10 or 2% of the amount of each cash advance, whichever is greater. For student cards, the cash advance fee is either \$5 or 1% of the amount of each cash advance.</p>
<p><b>PENALTY FEES</b></p> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Returned Payment Fee</li> <li>• Over-the-Credit-Limit Fee</li> </ul>	<p><b>Up to \$37.00</b>  <b>Up to \$27.00</b>  <b>None</b></p>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

**Variable Rate:** The APR and corresponding monthly periodic rate may increase or decrease. The APR is subject to change quarterly on the first day of the billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of The Wall Street Journal on the first day of each quarter (January, April, July, October), to which we add a margin. The APR will never be greater than 18.00%. Any increase in the APR will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**Accuracy:** The information about the costs of the card is accurate as of 10/14/22. This information may have been changed after that date. To find out what may have changed, contact the Credit Union.

**REWARD POINTS are not transferable to non-reward credit cards.**  
**Annual Percentage Rate (APR) is based on your credit history and other credit factors.**