

PSECU Phone Numbers

Main Office

234.8484 in Harrisburg
800.237.7328 nationwide

Self-Service Telephone (SST)

236.9150 in Harrisburg
800.435.6500 nationwide

Rate Line

234.8484 in Harrisburg
800.237.7328 nationwide

TDD

777.2100 in Harrisburg
800.472.1967 nationwide

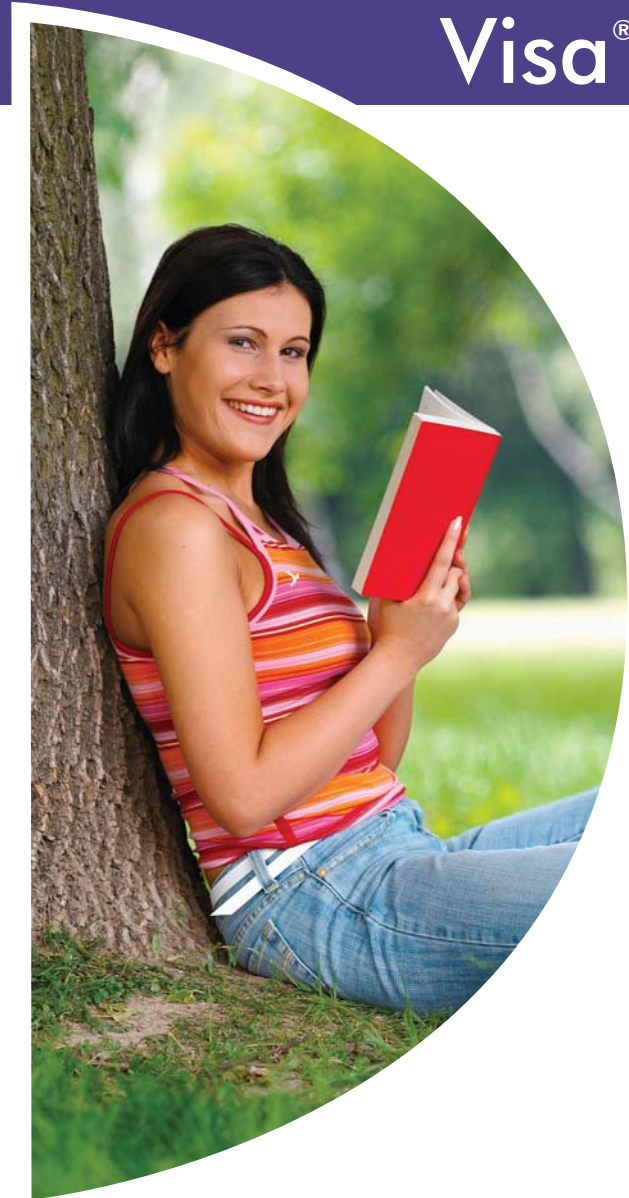
Loan By Phone

800.LOAN.555

Web Site

psecu.com

This credit union is federally insured by the National Credit Union Administration. Equal Opportunity Lender.



My Time. My Money. My PSECU.™

Annual Percentage Rate for Purchases	9.9%	Other Annual Percentage Rates	Cash Advances 9.9%	Grace Period of the Repayment for Purchases	25 days	Method of Computing the Balance for Purchases	Average Adjusted Daily Balance for Purchases The Average Adjusted Daily Balance for Purchase Transactions is calculated by adding the Adjusted Daily Balances (Purchase Transaction) for each day in the billing cycle, and then dividing by the number of days in the billing cycle. To calculate the Average Adjusted Daily Balance each day, we take the following steps: We take the outstanding balance (all amounts you owe) at the start of the day. Then, in the sequence in which amounts are posted to your account, we add the amounts of all debits and subtract the amount of all credits or payments that post to your account that day. After applying payments and credits, we subtract the amount of any unpaid Finance Charges or Late Charges. Then we also subtract the amount of any Cash Advance transaction that posts to your account on that day or in any previous day in the billing cycle. The result is the Adjusted Daily Balance for that day.	Annual Fees	None	Other Fees	Cash Advance - None; Balance Transfer - None; Late Payment Charge - \$20 if Minimum Payment is not received by the first day of the month following the due date; Over Limit Fee - None.
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Use your credit card wisely!

Credit cards can be used to build a strong credit rating; however, if you use your credit card irresponsibly you may negatively impact your financial future.

Keep the following in mind when applying for a credit card:

Credit card misuse has a negative impact on your credit report. A credit report is broadly defined as a document containing information about where a person has borrowed money, how they pay their bills, and how much debt they owe. If your credit report reflects late credit card payments and maxed-out credit limits, it may be difficult to get a car or home in the future.

Being in debt is expensive. If you do not pay your credit card balance in full, finance charges will begin to accrue. Because the money you pay is applied to your finance charges first, depending on how much you submit for payment, your credit card balance may start to increase rather than decrease.

Be conscious of what you use your credit card for. Do not spend more than you can afford, and do not use your credit card to purchase items that you could do without.

Credit cards are a big responsibility – not free money. What you spend, you must repay.

Protect your financial future. Use your credit cards responsibly to establish a good, solid credit history.



Same Great Rate for Purchases
and Cash Advances –
Just 9.9% APR*!

When "No" is a Good Thing!

- **No** rate change if your payment is late.
- **No** over limit fee.
- **No** cash advance fee.
- **No** balance transfer fees.
- **No** annual fee.
- **No** fees to replace lost/stolen cards.
- **No** charge for second card.
- **No** shrinking grace period in which to pay for purchases before finance charges begin to accrue.

* Annual Percentage Rate

Security and Fraud Protection

- **PSECU monitors transactions** at no charge to you. We'll call you if we see anything suspicious.
- **e-Alerts** – available through psecu@home® online account access – tell you when and where purchases are made. Choose to receive them on your cell phone, PC or both!

Easy Payment Options

Forget about paying for stamps and buying envelopes when you select:

- **Automatic Transfer** – Set payments from your account.
- **Visa Payroll Transfer** – Transfer payments when direct deposit is received.
- **psecu@home** – Make payments anytime with the click of a mouse.
- **Self-Service Telephone** – 24/7 access.

Other Great Features

- Toll-free telephone access to dedicated staff during business hours.
- Use the secure e-mail in psecu@home to send your questions, comments or concerns.

Apply Today!

You must be a full-time college student and a PSECU member to apply for a student Visa Card! If you're a member, simply complete the attached application and mail it to:

PSECU
P.O. Box 67013
Harrisburg, PA 17106-7013
Attn: Credit Services

Not a PSECU Member?

You're eligible if you attend any Pennsylvania State System of Higher Education school, Harrisburg Area Community College or Elizabethtown College.

For more information on membership eligibility or to apply, visit the Student Center on PSECU's Web site, psecu.com.

PSECU Student Visa® Card Application

You must be at least 18 years of age to apply for a Visa card.)

Account Number: _____

Name (Last, First, MI): _____

Home Address: _____

City: _____ State: _____ Zip: _____

How long at this address: _____ If a P.O. Box, list street address: _____

Home Phone: () _____ School Phone: () _____

Birth Date: _____ College attending: _____ Year: _____

Driver's License/Picture ID # (include state and expiration date): _____

Do not write in this section -- PSECU use only!

Loan Approved: \$ _____ Date: _____ By: _____

Loan Denied: \$ _____ Date: _____ By: _____

Denial Codes: _____ Credit Committee: _____

Comments: _____

ECOA Notice Sent (Date): _____ By: _____

Eligibility:

Are you currently a PSECU Member? Yes No
(If No, complete a membership application at psecu.com.)

Are you a full-time student at a college or university? Yes No

Are you a U.S. citizen or permanent resident alien? Yes No

Signature:

I agree to the terms and conditions stated in this application and to the agreements and disclosures that will be provided to me as required by law. I apply for and agree stated terms and agreements for the Visa Card requested on this application, as incorporated here by reference. From time to time, PSECU will announce additional services. My use of these services will indicate my/our acceptance of the terms and conditions presented as they are announced.

I authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit request. I have the right to request in writing, the nature and scope of the credit union's investigation. Any negative balance created in this account shall be repaid at the highest unsecured loan rate offered by PSECU until paid in full. Repayment of this amount will be the personal obligation of all Joint Owners of my account owned by these individuals. Incorrect information made to a state credit union insured by the National Credit Union Administration. PSECU will rely on information in this application to process it. I certify under penalty Title 18, United States Code, Section 1001, et seq, that the information on this application is true and correct.

Applicant's Signature (please sign in ink) _____ Date _____

Personal Identification Number:

Complete your PIN. Select a PIN that is not easily identified with you. We cannot issue a card without a PIN. You will need this PIN to make cash advances on your line of credit at an ATM. PSECU does not keep your PIN on file. Write your PIN in the space provided. Please do not use the letters "Q", "Z" or "7" as part of your PIN. Please do not use the following combination of numbers: 0000 through 0009 or 9999.

Your PIN: _____