

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.15%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>4.90%</b> Introductory APR until December 31, 2026.  After that, your APR will be <b>16.15%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>18.00%</b> This APR will vary with the market based on the Prime Rate.
<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>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<b>Up to \$27.00</b> <b>None</b> <b>None</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Changing or Terminating Your Account:**

As permitted by law, the Credit Union may change the terms of the Visa® Founder's and Visa® Alumni Rewards Consumer Credit Card Agreement and Disclosure and this Credit Card Account Opening Disclosure from time to time. Notice of any change will be given in accordance with applicable law. To the extent permitted by law, changes to the Agreement may apply to your existing account balance as well as to future transactions.

**Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account from 07/01/2025 until 12/31/2025. Any existing balances on Pennsylvania State Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

SEE NEXT PAGE for more important information about your account.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: November 1, 2025.  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Founder's Card and Alumni Rewards Card may be secured credit cards. Credit extended under this credit card account may be secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

PIN Replacement Fee:

None.

Rush Fee:

\$40.00.

Unreturned Card Fee:

None.

**Collection Costs:**

You agree to pay all costs of collecting the amount. You owe under this Agreement, including court costs and reasonable attorney's fees.

**Periodic Rates:**

The Purchase APR is 16.15% which is a monthly periodic rate of 1.3458%.

The Introductory Balance Transfer APR is 4.90% which is a monthly periodic rate of 0.4083%.

The Balance Transfer APR is 16.15% which is a monthly periodic rate of 1.3458%.

The Cash Advance APR is 18.00% which is a monthly periodic rate of 1.500%.

**Variable Rate:**

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on first day of each calendar month, to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**Margin:**

Purchases will be charged at 9.15% above the Index.

Balance Transfers will be charged at 9.15% above the Index.

Cash Advances will be charged at 13.15% above the Index.