

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.90%</b> (Subject to change.)
<b>APR for Balance Transfers</b>	<b>2.90%</b> Introductory APR until December 31, 2025. After that, your APR will be <b>12.90%</b> . (Subject to change.)
<b>APR for Cash Advances</b>	<b>14.90%</b> (Subject to change.)
<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 \$20.00</b> <b>None</b> <b>None</b>

**For SECURED VISA only:**

Your minimum security deposit amount will be either \$200 or 25% of the credit limit you request, whichever is greater.

<b>Credit Limit Requested</b>	<b>Deposit Required</b>
\$200.00 - \$800.00	\$200.00
> \$800.01 - \$2500.00	25% of Credit Limit Requested

Requested loan amount \$200.00-\$800.00 – Collateral requirement is \$200.00.

Requested loan amount greater than or equal to \$800.01 – Collateral requirement is 25% of the requested amount.

**SEE NEXT PAGE for more important information about your account.**

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will apply to transactions posted to your account from 01/01/2025 until 06/30/2025. Any existing balances on Pennsylvania State Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: January 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 Classic Card, Alumni Classic Card and Secured Visa may be a secured credit card. 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.**

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

\$20.00 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.