



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Introductory APR until After that, Your APR will be
APR for Balance Transfers	Introductory APR until After that, Your APR will be
APR for Cash Advances	
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	None
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	5.00% of the amount of each balance transfer None None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

For SECURED VISA only: Your minimum security deposit amount will be either \$200.00 or 25.00% of the credit limit You request, whichever is greater.

Credit Limit Requested	Deposit Required
\$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.

Changing or Terminating Your Account: As permitted by law, the Credit Union may change the terms of the Visa® Classic, Visa® Alumni Classic, and Secured Visa® Consumer Credit Card Agreement and Disclosure and the 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 balance as well as to future transactions.

Promotional Period for Purchase Introductory APR: PSECU is offering an introductory rate of 0.00% APR for purchases made with newly acquired Visa® Classic Card, Visa® Alumni Card, Secured Visa® credit cards opened by members between April 1, 2026 and June 30, 2026. To activate the introductory rate, Your first purchase must post to Your account by June 30, 2026. Once activated, You will have three (3) months from the date Your first purchase posts to Your account to make additional purchases at 0.00% APR. This is referred to as the "Purchase Window". To be eligible for the 0.00% APR, all purchases must post to Your account during the Purchase Window. The 12-month Promotional Period for the 0.00% APR begins on the date Your first purchase posts to Your account (the "Promotional Period"). If You make multiple purchases throughout the Purchase Window, only purchases posting to Your account on that first day will receive the full Promotional Period of 12 months. Additional purchases posting to Your account after the date Your first purchase posted to Your account will receive 0.00% APR, but only for the remainder of the 12-month Promotional Period.

Example: If Your first purchase posts on June 1, 2026, You will receive 0.00% APR on that purchase for the full 12-month Promotional Period through June 30, 2027 (Promotional Period end date). The 3-month Purchase Window ends on September 1, 2026. You may make additional purchases at the promotional rate through September 1, 2026 (end of the 3-month Purchase Window). Any purchases made during the Purchase Window, such as one that posts on August 1, 2026 will also receive 0.00% APR through June 30, 2027 (the same Promotional Period end date as the first purchase, but resulting in 10 months at the 0.00% APR).

After the Promotional Period ends, any remaining balance from those purchases (and any new purchases posted after the Purchase Window) will be subject to the standard APR for purchases, which is 12.90% as of April 1, 2026 and is subject to change at any time. PSECU may terminate this introductory rate offer at any time and without any notice. PSECU will honor this introductory rate for any applications in-process on the date of such termination.

Promotional Period for Balance Transfer Introductory APR: PSECU Visa® Classic Card, Visa® Alumni Classic Card, and Secured Visa Promotional Visa Balance Transfer Rate Offer - PSECU is offering a promotional rate of 0.00% APR on all Visa balance transfers that post to Your account on January 1, 2026 through June 30, 2026 ("promotional period"). Any Visa balance transfers that post to Your account after June 30, 2026, are not eligible for this promotional rate offer. The promotional rate will continue to apply to Visa balance transfers made during the promotional period until June 30, 2027. Thereafter, any remaining unpaid portion of Your original balance transfer(s) made during the promotional period will be subject to the current APR for balance transfers, which is 12.90% APR as of 01/01/2026 and is subject to change at any time. A Balance Transfer Fee equal to 5% of each transfer will be charged when the transfer posts to Your account. This fee is separate from any interest or other charges. The total of the balance transfer amount and the Balance Transfer Fee cannot exceed Your available credit limit. APR denotes Annual Percentage Rate. Visa balance transfers are limited to the available credit of Your Visa credit limit. PSECU Visa Business Cards are not eligible for this promotional rate offer. Payments will be applied as stated in Your Visa® Classic, Visa® Alumni Classic, and Secured Visa® Consumer Credit Card Agreement and Disclosure. A minimum of \$250 must be requested for balance transfers through digital banking. The 0.00% APR promotional offer cannot be used to pay off any PSECU loan or be made payable to cash, Yourself, any joint owner(s), or co-maker(s). Balance transfers access credit under the terms of Your Visa® account as stated in the Visa® Classic, Visa® Alumni Classic, and Secured Visa® Consumer Credit Card Agreement and Disclosure at psecu.com/disclosures.

Effective Date:

The information about the costs of the card described in this application is accurate as of: April 1, 2026. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa® Classic, Visa® Alumni Classic, and Secured Visa® are secured credit cards. Credit extended under this credit card account is 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.

SEE NEXT PAGE for more important information about your account.

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.

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.

Balance Transfer Fee (Finance Charge):

5.00% of each balance transfer. However, this fee is waived on all balance transfers requested after the Promotional Period which ends June 30, 2026.

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.