

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at 1-844-583-1055 or People's Community Federal Credit Union, P.O. Box 764, Vancouver, Washington 98666 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Visa Credit Card	Secured Visa Credit Card
Annual Percentage Rate (APR) for Purchases & Balance Transfers	1.90% Introductory APR for one year from date of account opening. After that, your Standard APR will be 12.99 % This APR will vary with the market based on the Prime Rate.	15.00%
APR for Cash Advances	12.99 % This APR will vary with the market based on the Prime Rate.	15.00%
Penalty APR and When it Applies	18.00% This APR may be applied if your minimum monthly payment is late 60 days or more. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.	
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
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:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	1.00% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment:	Up to \$25.00 if your payment is more than 15 days late
• Over-the-Credit Limit:	None
• Returned Payment:	Up to \$25.00 if your payment is returned for any reason

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

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