



959 East Park Drive
 Harrisburg, PA 17111
 800-356-3875
 Fax 717-564-1503
 www.pacentralfcu.com



**VISA REWARDS/VISA TRADITIONAL
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Rewards 10.99% to 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Traditional 12.90%
APR for Balance Transfers	Visa Rewards 10.99% to 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Traditional 12.90%
APR for Cash Advances	Visa Rewards 10.99% to 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Traditional 12.90%
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.
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	
Annual Fee - Annual Fee	None
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$15.00

How We Will Calculate Your Balance: We use a method called “average daily balance (excluding new purchases).”

Effective Date:

The information about the costs of the card described in this application is accurate as of May 1, 2017. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00
Rush Fee	\$45.00
Card Replacement Fee	\$5.00