



PENNSYLVANIA STATE
EMPLOYEES CREDIT UNION
P.O. Box 67012
Harrisburg, PA 17106
800.237.7328 • PSECU.COM

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



**CLASSIC CARD
ALUMNI CLASSIC CARD**

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90%
APR for Balance Transfers	2.90% Introductory APR until December 31, 2023. After that, Your APR will be 9.90% .
APR for Cash Advances	9.90%
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	None 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)." See Your Account Agreement for more details.

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to Your Account from 01/01/2022 until 12/31/2022. Any existing balances on Pennsylvania State Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:



Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (800) 237-7328 extension 3846 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if You are 1 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

PIN Replacement Fee:

None.

Rush Fee:

\$40.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

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 9.90% which is a monthly periodic rate of 0.8250%.

The Introductory Balance Transfer APR is 2.90% which is a monthly periodic rate of 0.2417%.

The Balance Transfer APR is 9.90% which is a monthly periodic rate of 0.8250%.

The Cash Advance APR is 9.90% which is a monthly periodic rate of 0.8250%.

Interest Rates and Interest Charges	
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APR for Cash Advances	9.90%
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.
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
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Effective Date:

The information about the costs of the card described in this application is accurate as of: July 23, 2019
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 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

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