

WIN 5000 POINTS!

**SCORE
NOW!**



**NEW ACCOUNTS SCORE
5000 POINTS
WHEN YOU MAKE \$500 OF
PURCHASES IN 1ST 90 DAYS!***

*With a New PeoplesChoice® Rewards
and ScoreCard® Rewards

2.99% 6 Month Introductory Rate

- 2.99% 12 Month Balance Transfers
- 2.99% 12 Month Payments
- Low Monthly Payments
- \$0 Cash Advance Fee
- \$0 Annual Fee - Low Fixed Rate
- \$0 Annual Fee - High Fixed Rate

PeoplesChoice

CREDIT UNION

Federally Insured by
NCUA

Visit www.peopleschoicecreditunion.com/VISA

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for purchases	Introductory Rate 2.99% for the first 6 billing cycles 13.90% or 9.90% after the first 6 billing cycles based on your credit worthiness
APR for Balance Transfers	2.99% for the first 12 billing cycles 13.90% or 9.90% after the first 12 billing cycles based on your credit worthiness
APR for Cash Advances	13.90% or 9.90% based on your credit worthiness
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge 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.
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 .
Transaction Fees	PeoplesChoice Visa does not charge any transaction fees.
Foreign Transactions	PeoplesChoice does not charge any international transaction fees or pass any VISA® international transaction fees along to the cardholder. Please refer to Section 11, Foreign Transactions, in the agreement for more information.

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

The information about the cost of the card described on this application was printed on October 1, 2020 and was accurate as of that date, but is subject to change after that date.

You should call the credit union at 1-877-785-6328 (toll-free) or write to: PeoplesChoice Credit Union, 23 Industrial Park Road, Saco, ME 04072 for any changes in the information about the cost of the card since the time of printing.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Loss of Introductory APR: We may end your introductory APR and apply the current APR if your payment is more than 60 days past the payment due date or your account exceeds its credit limit two consecutive months or you close your account.