

### **Pricing information for PFCU Consumer credit cards as of 01/31/2022**

The pricing for PFCU consumer credit cards is based on prime rate and credit score. Below breaks down pricing details of credit score and associated changes in margin based on credit score.

The rate for purchases and balance transfers will be prime plus anywhere from 7.500 to 18.000% based on credit score.

The rate for cash advances will be prime anywhere from 10.500% to 18.000% based on credit score.

Credit Score	Retail Rate	Cash Adv Rate	Bal Transfer	
MC 730+	P+ 7.500	P+10.500	P+ 7.500	
MC 680-729	P+ 9.000	P+ 12.000	P+ 9.000	
MC 640-679	P+ 11.500	P+ 14.500	P+ 11.500	
MC 600-639	P+ 13.000	P+ 16.000	P+ 13.000	
MC <600	P+ 18.000	P+ 18.000	P+ 18.000	

No rate in excess of 18.000%