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

CREDIT CARD ACCOUNT OPENING DISCLOSURE

VISA

FOUNDER'S CARD
ALUMNI REWARDS CARD

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**16.15%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**4.90%** Introductory APR until December 31, 2027 After that, Your APR will be **16.15%.** (Subject to change.) This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18.00%** This APR will vary with the market based on the Prime Rate.
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	**None**
- Account Set-up Fee	**None**
- Program Fee	**None**
- Participation Fee	**None**
- Additional Card Fee	**None**
- Application Fee	**None**
Transaction Fees	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**None**
- Foreign Transaction Fee	**None**
- Transaction Fee for Purchases	**None**
Penalty Fees	
- Late Payment Fee	Up to **$27.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	**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.

Changing or Terminating Your Account:
As permitted by law, the Credit Union may change the terms of the Visa® Founder's and Visa® Alumni Rewards Consumer Credit Card Agreement and Disclosure and this Credit Card Account Opening Disclosure from time to time. Notice of any change will be given in accordance with applicable law. To the extent permitted by law, changes to the Agreement may apply to Your existing account balance as well as to future transactions.

SEE NEXT PAGE for more important information about Your Account.

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Promotional Period for Introductory APR:
The introductory APR for balance transfers will apply to transactions posted to Your Account from 07/01/2026 until 12/31/2026. Any existing balances on Pennsylvania State Employee 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:
$27.00 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 16.15% which is a monthly periodic rate of 1.3458%.
The Introductory Balance Transfer APR is 4.90% which is a monthly periodic rate of 0.4083%.
The Balance Transfer APR is 16.15% which is a monthly periodic rate of 1.3458%.
The Cash Advance APR is 18.00% which is a monthly periodic rate of 1.500%.

Variable Rate:
The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar month, to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:
Purchases will be charged at 9.15% above the Index.
Balance Transfers will be charged at 9.15% above the Index.
Cash Advances will be charged at 13.15% above the Index