



PEOPLE FIRST FEDERAL CREDIT UNION  
 PO Box 119  
 Allentown, PA 18105

APPLICATION AND  
 SOLICITATION  
 DISCLOSURE



VISA PLATINUM/VISA PLATINUM REWARDS/VISA  
 SIGNATURE/VISA SECURED

**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**Visa Platinum**

**2.90%** Introductory APR for six billing cycles from issuance of the card.

After that, your APR will be **13.40% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

**2.90%** Introductory APR for six billing cycles from issuance of the card.

After that, your APR will be **14.40% to 17.40%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature**

**15.40% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Secured**

**2.90%** Introductory APR for six billing cycles from issuance of the card.

After that, your APR will be **13.40%**. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>  <b>2.90%</b> Introductory APR for six billing cycles from issuance of the card.</p> <p>After that, your APR will be <b>13.40% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b>  <b>2.90%</b> Introductory APR for six billing cycles from issuance of the card.</p> <p>After that, your APR will be <b>14.40% to 17.40%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b>  <b>15.40% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>2.90%</b> Introductory APR for six billing cycles from issuance of the card.</p> <p>After that, your APR will be <b>13.40%</b>. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b>  <b>2.90%</b> Introductory APR for six billing cycles from issuance of the card.</p> <p>After that, your APR will be <b>13.40% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b>  <b>2.90%</b> Introductory APR for six billing cycles from issuance of the card.</p> <p>After that, your APR will be <b>14.40% to 17.40%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b>  <b>15.40% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>2.90%</b> Introductory APR for six billing cycles from issuance of the card.</p> <p>After that, your APR will be <b>13.40%</b>. This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>

SEE NEXT PAGE for more important information about your account.

Fees	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Visa Platinum, Visa Platinum Rewards, Visa Signature - Annual Fee - Visa Secured - Additional Card Fee	<b>None</b>  <b>\$20.00</b>  <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Platinum, Visa Platinum Rewards, Visa Secured - Foreign Transaction Fee - Visa Signature	<b>None</b> <b>None</b> <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars  <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$20.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Rewards, Visa Secured:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following issuance of your card. Any existing balances on People First Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: December 30, 2024

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Other Fees & 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.

Annual Fee - Visa Secured:

\$20.00.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$20.00 or the amount of the returned convenience check, whichever is less.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$15.00 second day.