NEW CREDIT CARDS APPLICATION AND SOLICITATION DISCLOSURE



	INTER	EST RATES AND	INTEREST CHAR	GES	
** POLISH &SLAVIC		Premier	Advantage	LIBERTY	POLISH SLAVIC I))) Choice
	SIGNATURE	REWARDS	LOW RATE	STUDENT	SECURED
INTRODUCTORY APR for Purchases*. After that the APR will vary with the market based on the Prime Rate.	0.00% for 9 months	1.99% for 9 months	1.99% for 6 months	1.99% for 6 months	N/A
APR for Purchases This APR will vary with the market based on the Prime Rate.	Prime + Margin 17.24% - 18.00%	Prime + Margin 15.24% - 18.00%	Prime + Margin 11.24% - 18.00%	Prime + Margin 16.24% - 18.00%	Prime + Margin 18.00%
APR for Cash Advances This APR will vary with the market based on the Prime Rate.	Prime + Margin 17.24% - 18.00%	Prime + Margin 15.24% - 18.00%	Prime + Margin 11.24% - 18.00%	Prime + Margin 16.24% - 18.00%	Prime + Margin 18.00%
INTRODUCTORY APR for Balance Transfers** posted within 60 days of account opening. After that the APR will vary with the market based on the Prime Rate.	1.99% for 12 months	2.99% for 12 months	N/A	N/A	N/A
APR for Balance Transfers	Prime + Margin	Prime + Margin	Prime + Margin	Prime + Margin	Prime + Margin
This APR will vary with the market based on the Prime Rate.	17.24% - 18.00%	15.24% - 18.00%	11.24% - 18.00%	16.24% - 18.00%	18.00%
Penalty APR and When it Applies	 18.00% This APR may be applied to the entire balance on your account if you make a late payment. This APR may be applied to your account if you: Make a late payment; Go over Your credit limit two times in any 12-month period; Make a payment that is returned, or Do any of the above on another account you have with us. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due. 				

Purchases by the due date each month. Dur the function of the functin of the functin of the function of the function of the function	Minimum Interest Charge	None
or Credit Card Tips from the onsumer Financial Protection Bureau To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore. nnual Fee None RANSACTION FEES Elite and Premier credit card - no fee for balance transfers that are subject to introductory balance transfer APR and are posted within 60 days from the account open date. After that, 3% of transfer amount with a minimum of \$5. Balance Transfer Fee Elite and Premier credit card - no fee for balance transfers that are subject to introductory balance transfer APR and are posted within 60 days from the account open date. After that, 3% of transfer amount with a minimum of \$5. Balance Transfer Fee Si of transfer amount with a minimum of \$5. Foreign Transaction Fee ELITE SIGNATURE CARD – NO Foreign Transaction Fee ALL OTHER CREDIT CARDS: 1% of any transaction conducted outside the US with or without currency exchange. Either \$10 or 2% of the amount of each cash advance, whichever is greater. For student cards, the cash advance fee is either \$5 or 1% of the amount of each cash advance. ENALTY FEES Up to \$37.00 Up to \$27.00 None ow We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." oss of introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. ariable Rate: The APR and corresponding monthly periodic rate may increase or decrease. The APR is subject to change quarterly on the first day of the billing cycle to reflect any change in the dex and will be determined by the	How to Avoid 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
Instrumer Financial Protection Bureau http://www.consumerfinance.gov/learnmore. FEES FOR ALL PSFCU CREDIT CARDS Innual Fee None RANSACTION FEES Elite and Premier credit card - no fee for balance transfers that are subject to introductory balance transfer APR and are posted within 60 days from the account open date. After that, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student Liberty credit card - standard fee applies, 3% of transfer amount with a minimum of \$5. Student cards within 60 days of the account open date. Cash Advance Fee ELITE SIGNATURE CARD - NO Foreign Transaction conducted outside the US with or without currency exchange. Eltar Payment Fee Up to \$37.00 Over-the-Credit-Limit Fee None Ower We Will Calculate Your Balance. We use a method called "average daily balance (including ne	on Purchases	
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*** **Intro Balance Transfer Rate** – introductory APR is for 12 months from the first qualifying transaction. *****Intro Balance Transfer Fee** – applies to Elite Visa Signature and Premier Rewards credit cards only.