



PARK COMMUNITY CREDIT UNION
 6101 Fern Valley Road
 Louisville, KY 40228
 Phone: (502) 968-3681

APPLICATION AND SOLICITATION DISCLOSURE



VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 10.99% or 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 10.99% or 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 10.99% or 17.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .
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	
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$10.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1, 2022
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares,



SEE NEXT PAGE for more important information about your account.

(c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

5.00% of the amount of the required minimum payment or \$15.00 whichever is greater, but in any case, never more than the amount of the delinquent required minimum payment if you are more than 16 days delinquent in making a payment.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$5.00

Rush Fee:

\$25.00

Statement Copy Fee:

\$5.00

Balance Transfer Limitations: If you request balance transfers, such transfers must be in the amount no less than \$500.00. When the discounted rate expires, the APR on existing balances will increase to the new non-discounted rate on the first day of the billing cycle after the defined period disclosed within the table.