

**REVISED Notice of Changes to Your Consumer Credit Card Account Terms**

We are making updates to your account terms as part of our transition from VISA to **MASTERCARD**, effective **May 18, 2026**. The changes reflect both evolving market conditions and updates to our card program.

**Your Right to Opt Out**

You have the right to opt out of these changes. If you choose to do so, your account will be closed, and you will be required to repay the remaining balance under your current terms. To exercise your right to opt out, please contact us no later than **June 15, 2026** at **(502) 968-3681** or write to:

Park Community Credit Union  
2515 Blankenbaker Pkwy  
Louisville KY 40299

**Effective Date of Changes**

The updates on the following page will apply to transactions made on or after **July 5, 2026**.



<b>Revised Terms as of 07/05/2026</b>	
<b>FIXED CYCLE AND DUE DATE</b>	Your cycle cut date will change to the <b>5<sup>TH</sup></b> day of each month with a corresponding due date of the <b>2<sup>ND</sup></b> day of the following month.
<b>ONE TIME EXTENDED DUE DATE</b>	All due dates after <b>MAY 18<sup>TH</sup></b> will be extended until <b>AUGUST 2<sup>ND</sup></b> .
<b>ONE TIME INTEREST ACCURAL SUSPENSION</b>	No interest will be accrued between <b>MAY 18<sup>th</sup></b> and <b>JULY 5<sup>TH</sup></b> on new purchases. Interest Accrual will resume on July 6 <sup>th</sup> .
<b>BALANCE TRANSFER RESTRICTIONS</b>	<b>Balance Transfers</b> will no longer be available for <b>Secured Credit Cards</b> .
<b>BALANCE TRANSFER RATE ON UNSECURED ACCOUNTS</b>	If eligible, interest will accrue immediately for any new transactions at <b>Your Current Rate</b> , calculated as your <b>Margin</b> based on credit worthiness <b>Plus</b> the <b>Current Prime Rate</b> .
<b>APR FOR CASH ADVANCES ON UNSECURED ACCOUNTS</b>	This <b>APR</b> will be fixed at <b>17.99%</b> for any new transactions.
<b>NO MINIMUM INTEREST CHARGE</b>	If you are charged interest, there will no longer be a <b>Minimum Interest Charge</b> .
<b>UPDATED FEES</b>	The maximum <b>Late Payment Fee</b> will increase to <b>\$25</b> . The <b>Returned Payment Fee</b> will increase up to <b>\$32</b> . The <b>Pay-By-Phone Fee</b> will increase to <b>\$25</b> . The <b>Rush Fee</b> for a replacement card could be up to <b>\$100</b> .
<b>PAYMENT GRACE PERIOD CHANGE</b>	A <b>Late Payment Fee</b> will be charged if you are more than <b>11 days</b> delinquent.
<b>MINIMUM PAYMENT CALCULATION</b>	Your <b>Minimum Payment Due</b> will be calculated as <b>3.00%</b> of Your total New Balance, or <b>\$18.00</b> , whichever is greater, <b>PLUS</b> any amount past due and any amount by which You have exceeded Your applicable credit limit.
<b>NEW LOST/STOLEN/DISPUTE ADDRESS AND PHONE NUMBER</b>	If You notice the loss or theft of Your credit card or a possible unauthorized use of Your Card, You should write to Us immediately at: <b>Park Community Credit Union</b> <b>2515 Blankenbaker Pkwy</b> <b>Louisville, KY, 40299</b> <b>or call Us at (502) 968-3681.</b>

