



**PRESIDENTS FEDERAL CREDIT UNION**  
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**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>to</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>to</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>to</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 35 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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than The minimum interest charge will be charged on any dollar amount.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Foreign Transaction Fee	of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to  Up to

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).”

**Effective Date.**

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

**OTHER DISCLOSURES**

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee or the amount of the returned convenience check, whichever is less.