



# Penobscot County

**FEDERAL CREDIT UNION**



**VISA CREDIT CLASSIC  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>8.90% to 17.90%</b> when you open your account, based on your creditworthiness.
APR for Balance Transfers	7.99%
APR for Cash Advances	<b>8.90% to 17.90%</b> when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	None
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	None
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>\$0.00 to \$20.00</b> , based on your creditworthiness
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
<b>Transaction Fees</b>	
- Foreign Transaction Fee	<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>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$20.00</b>
- Over-the-Credit Limit Fee	Up to <b>\$20.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**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 September 1, 2015 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Annual Fee	\$0.00 to \$20.00 , fee is waived the first year and charged to your account on the renewal date of your card.
Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Over-the-Credit Limit Fee	\$20.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00
Document Copy Fee	\$1.00 per document
Rush Fee	None
Emergency Card Replacement Fee	None
PIN Replacement Fee	None
Card Replacement Fee	None
Unreturned Card Fee	None
Card Recovery Fee	None
Pay-by-Phone Fee	\$5.00