

# APPLY NOW

Visit [www.PrinceGeorgesCFCU.org/VISA](http://www.PrinceGeorgesCFCU.org/VISA), stop by a branch or complete the application.

**FIXED RATES** as low as  
**8.99% APR\***



**ELITE VISA®  
WITH REWARDS**



**VISA®  
PLATINUM**

## CREDIT CARD ACCOUNT OPENING DISCLOSURES

The following disclosure represents important details concerning Your Credit Card.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Elite Visa Rewards 10.99–17.99%</b>  <b>Visa Platinum 8.99%–17.99%</b>  <b>Visa Secured 17.99%</b></p> <p>The rates above are based on your creditworthiness when you open your account and may vary. The type of card and credit limit you qualify for will also be determined by your creditworthiness.</p>
APR for Balance Transfer	<p><b>Elite Visa Rewards 10.99–17.99%</b>  <b>Visa Platinum 8.99%–17.99%</b></p> <p>The Finance Charge on balance transfers will begin to accrue on the date you obtain the advance or make a transfer. 2.99% introductory APR is available for the first six months from card opening.</p>
APR for Cash Advances	<p><b>Elite Visa Rewards 10.99–17.99%</b>  <b>Visa Platinum 8.99%–17.99%</b>  <b>Visa Secured 17.99%</b></p> <p>The Finance Charge on cash advances will begin to accrue on the date you obtain the advance or make a transfer.</p>
Minimum Interest Charge	2% of the balance or \$30, whichever is greater.
How to Avoid paying Interest on Purchases	Your due date is the 15 <sup>th</sup> of each month. We will not charge you any interest if you pay your entire balance by the due date each month. We will begin charging interest on balance transfer and cash advances on the transaction date.
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>

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	\$5 or 2% of amount advanced, whichever is greater.
• Foreign Transaction	1% of the transaction
Penalty Fees	
• Late Payment	\$ 30.00
• Over-the-Credit Limit	None
• Returned Payment	\$ 30.00

**How We Will Calculate Your Balance:** We use a method called "average daily balances (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Effective Date:** The information about the costs of the card described in the application is accurate as of January 1, 2016. This information may have changed after that date. To find out what may have changed, visit one of our branches, or contact us at 301.627.2666 or 1.800.952.PGCU.

### Other Disclosures

- **Statement Copy Fee** \$10.00
- **Card Replacement Fee** \$10.00

**The information about costs of the Card are accurate as of the effective date of January 1, 2016. You can call Us at 301.627.2666 or 1.800.952.PGCU or write Us at 15201 Hall Rd. Bowie, MD 20721 to inquire if any changes have occurred since the effective date.**

\*APR= Annual Percentage Rate. All applications are subject to income and credit review. Other restrictions apply.