

Pinpoint Federal Credit Union® Credit Card Application Disclosure

Interest Rates and Interest Charges	
Variable Annual Percentage Rate (APR)¹ Rates apply to purchases, cash advances, balance transfers and convenience checks.	
Platinum Rewards – Uchoose® Rewards with 1% Cash Back Option	6.74% to 18.00%
Secured Rewards – Uchoose® Rewards	9.74% to 18.00%
Business Rewards – Uchoose® Rewards	10.99% to 18.00%
Student Rewards – Uchoose® Rewards	12.99% to 18.00%
This APR is based on your creditworthiness and will vary with the market based on the U.S. Prime Rate.	

Penalty APR and When It Applies	18.00% This APR may apply to your account if you: <ul style="list-style-type: none"> are over 60 days past due or make a payment that is returned and causes your account to be over 60 days past due. How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances, Balance Transfers, and Convenience Checks on the transaction date.
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 http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fees Platinum Rewards, Secured Rewards, Business Rewards, Student Rewards	<ul style="list-style-type: none"> None
Transaction Fees ATM Cash Advance Foreign Transaction	<ul style="list-style-type: none"> None if performed at a Pinpoint Federal branch or ATM. Otherwise, a fee may apply from the owner of the ATM None
Penalty Fees Late Payment ² Returned Payment Returned Convenience Check	<ul style="list-style-type: none"> Up to \$20.00 \$30.00 per occurrence \$30.00 per check
Other Fees Statement Reprint Retrieval Request/Copy of Merchant Sales Draft On Demand ACH Payment Fee Card Replacement Fee Rush Card Fee	<ul style="list-style-type: none"> \$3.00 per statement \$10.00 per request \$5.00 per payment \$5.00 per card \$30.00 per request

- **How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”
- **Loss of Introductory APR:** If you have an Introductory APR, we may end your Introductory APR and apply the Penalty APR if you are over 60 days past due.

¹ **Variable Rate Information:** Your APR may increase or decrease. Rates are determined and adjusted monthly by adding a Margin to the highest U.S. Prime Rate published in the *Wall Street Journal*. The Margin is determined based on an evaluation of each Member’s credit history. The Margin will range from 2.49% to 13.75% based on product type.

² **Late Payment Fee:** You will be required to pay a late payment fee of up to \$20.00 if you do not pay at least the minimum payment by the payment due date on your statement. Pinpoint Federal Credit Union may also assess the late payment fee every month thereafter that you are past due.

Security Interest Specific for Credit Cards: If you are approved for a credit card, you acknowledge and pledge, specifically as a condition of your use of the credit card, that you have voluntarily granted Pinpoint Federal Credit Union a security interest in all of your individual and joint share accounts at Pinpoint Federal Credit Union. If your credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents: Wisconsin law provides that any agreement, unilateral statement, or court decree relating to marital property may not adversely affect a creditor’s interest, unless prior to the time credit is granted, the creditor is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision.

This disclosure was printed and is accurate as of **October 23, 2017** and is subject to change after that date. To find out what may have changed, or if you have questions regarding this disclosure call toll-free in the U.S. at 1-888-474-8223. If you prefer, you may write to Pinpoint Federal Credit Union, 603 Center St. Milton, PA 17847-2443. Information concerning Pinpoint Federal Credit Union credit cards and Uchoose Rewards® may also be obtained at pinpointfcu.org.

ADDITIONAL CREDIT CARD TERMS AND CONDITIONS

How are my payments applied? In general, we will apply your minimum payment first to interest and then to fees before applying it to transaction balances. If your account has transaction balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount received in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Can I authorize another person to use my account? Yes. You can add an authorized user to your account. Authorized users can use your account subject to the terms and conditions of the Credit Card Agreement and Disclosure. You are responsible for any use of your account, including paying for any charges made or allowed by an authorized user. A credit report will not be pulled for authorized users. However, we will report account performance in the authorized user’s name to the credit bureaus. You must authorize this person to use your account by providing information about the authorized user to the credit union. They will receive a card in their own name. It is a violation of this agreement to allow anyone else to use your credit card and card privileges can be suspended or revoked for any violation of this agreement.

Where can I make my payments? You may make your payment through any of our offices, online through CUnify web, or by mailing your payment and payment stub to the address on your statement. You may also set up recurring payments or call us to make an on-demand ACH payment for a small fee. Please see the fee schedule above for fee details.