

Interest Rates and Interest Charges		Visa Platinum Preferred
Annual Percentage Rate (APR) for Purchases	6.90% - 17.90%	
	When you open your account based on your creditworthiness, after that, your APR may vary with the market based on the prime rate.	
APR for Balance Transfers	6.90% - 17.90% Based on your creditworthiness.	
APR for Cash Advances	6.90% - 17.90% Based on your creditworthiness.	
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 and balance transfers on the transaction date.	
Minimum Interest Charged	If you are charged interest, the charge will be no less than \$1.50.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about the 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 Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	We may charge the following transaction fees: Either \$5 or 3% of the amount of each transfer, whichever is greater Either \$5 or 3% of the amount of each cash advance, whichever is greater Up to 2% of each transaction amount in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	Up to \$35 Up to \$35 Up to \$35

Balance Computation Method: Average daily balance (including new purchases)

Loss of Promotional APR: We may end your promotional APR and apply the APR for purchases and balance transfers as disclosed above if you make a late payment.

POLISH-AMERICAN FEDERAL CREDIT UNION CREDIT CARD AGREEMENT AND DISCLOSURE

In this Agreement, the words “you” and “your” mean each and all of those who agree to be bound by this Agreement; “Card” means a Visa® credit card and any duplicates, renewals or substitutions the Credit Union issues to you; “Account” means your Visa credit card line of credit account with the Credit Union, and “Credit Union” means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement.

1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus “other charges”) that you will have outstanding on your Account at any time. Each payment you make to your Account will restore your credit limit by the amount of the payment, unless you are over your credit limit. If you are over your credit limit and you have consented to the Credit Union’s over-the-limit coverage, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

2. Using the Visa Card. You may use your Card to make purchases from merchants and others who accept Visa cards. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept Visa cards, and from some automated teller machines (ATMs), such as the Visa ATM Network, that accept Visa cards. (Not all ATMs accept Visa cards.) To obtain cash advances from an ATM, you must use the personal identification number (PIN) that is issued to you for use with your Card. You agree not to make or permit to be made any illegal transactions on your Account through the use of a Card, a check or in any other manner. We may deny authorization for any Internet gambling transactions. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You agree not to authorize anyone to use your Account without the prior written consent of the Credit Union. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a joint Account, Section 18 also applies to your Account.

4. Default. You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if the Credit Union in good faith reasonably believes that the prospect of payment or performance of your obligations under this Agreement is impaired. When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security for your Account may be applied towards what you owe.

5. Liability for Unauthorized Use/Lost/Stolen Card Notification. You may be liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft or possible unauthorized use. In any case, your liability will not exceed \$50. You can notify the Credit Union by calling (800) 828-3901, or writing to P.O. Box 31533, Tampa, FL 33631.

6. Security Interest. If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your Account will be secured by your pledge of shares and the specified amount will not be available for withdrawal while this Account is open and/or has a balance. In addition, you agree this loan is also secured by all the shares and deposits in all your individual and joint Accounts with the Credit Union now and in the future. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you give in your shares and deposits. The Credit Union may transfer from any deposit account to your Visa account if you are delinquent or otherwise in default. Further, you give the Credit Union a security interest in all tangible personal property that you purchase with this card as shown in the sales receipts.

7. Finance Charges. The finance charges shown on your monthly statement are figured by multiplying a monthly periodic rate (MPR) times the average daily balance of both credit purchases and cash advances. The finance charges and the corresponding annual percentage rate (APR) are computed using a variable monthly rate, which may, at the sole discretion of the Credit Union change up to twelve (12) times a year. If rate changes occur, they will be made on the first billing cycle following the 1st day of each month. The APR and its corresponding MPR which goes into effect (or continues in effect) is determined by taking the prime rate as listed in the “Money Rates” column in the Wall Street Journal on the last business day preceding the 1st day of each month.

Variable Rate. The variable APR for your Visa card will be calculated by adding a margin to the Prime Rate (**Prime + Margin**). The margin will depend on our review of your credit history.

The variable interest rate is based on your credit history as indicated by your credit score provided by a credit reporting agency. As of January 2026 your rate would be between **9.90%** and **16.15%**. After that, your APR may vary with the market based on the Prime Rate but will not exceed 17.9%. At the discretion of the Credit Union the actual rate may be lower than the calculated rate.

The monthly periodic rate is determined by dividing the above APR by twelve (12). The finance charge for cash advances and cash purchases are determined as follows:

a.) Cash Advances: Finance charge on cash advances begins to accrue on the date you obtain the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period on cash advances. The finance charges for a billing cycle are computed by applying the monthly periodic rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances for cash advances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding new cash advances received to the previous balance for cash advances and subtracting any payments received or credits posted to your Account, excluding unpaid finance charges.

b.) Credit Purchases: To avoid incurring any additional finance charges on the balance of credit purchases reflected on your monthly billing statement, you must pay the new balance in full within 25 days of your statement closing date. The finance charges for a billing cycle are computed by applying the MPR to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances for credit purchases during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding new credit purchases posted to your account to the previous balance of credit purchases and subtracting any payments received and credits posted to your account, but excluding any unpaid finance charges.

International Transaction Fee: A fee up to 2% may, at the discretion of the Credit Union, be assessed on all transactions where the merchant country differs from the country of the card issuer.

8. Payments. Each month, you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is “Now Due,” your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the total new balance in full. If you make extra payments or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is 2.0% of your total new balance, but not less than \$10.00, plus the amount of any prior minimum payments that you have not made, and any amounts you are over your credit limit. We may reject payments not drawn in U.S. dollars or those drawn on a financial institution located outside of the U.S.

9. Payment Allocation. Subject to applicable law, any payments over the required minimum payment amounts and any credits to balances on your Account will be credited to balances with the highest applicable APR first. We will then credit payments to lower rate balances in descending order of APRs. The manner in which we apply any payment to your Account balances may affect the amount of any payment applied to introductory or promotional financing balances.

10. Other Charges. The following other charges (fees) will be added to your Account, as applicable: **Over-the-Credit Limit Fee:** If you have opted-in to the Credit Union’s over-the-limit coverage, you may be charged a fee of up to \$35.00 on a statement date if your new balance on that date, less any fees imposed during the cycle, is over your credit limit until your new balance is BELOW your credit limit. **Late Payment Fee:** A late charge of up to \$35.00 will be added to your Account if you are late making a payment. **Non-Sufficient Funds Check Fee:** If a check, electronic payment or share draft used to make a payment on your Account is returned unpaid, you will be charged a fee of up to \$35.00 for each item returned. **Card Replacement Fee:** You will be charged \$10.00 for each replacement Card that you request. **Document Copy Fee:** You will be charged \$5.00 for each copy of a sales draft or statement that you request (except when the request is made in connection with a billing error made by the Credit Union). **Collection Costs:** You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by law.

11. Penalty APR. We do not charge a penalty APR on your Credit Card account.

12. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. Use of your Card after receiving notice of a change will indicate your agreement to the change. If permitted by law and specified in the notice to you, the change will apply to your existing Account balance as well as to future transactions. When required by law to advise you that you have a legal right to reject any changes we make, we will provide you with an explanation about how to do that. Either you or the Credit Union may terminate this Agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for any transaction that you initiated

and we authorized prior to termination, even though the transaction is not posted until after termination. The Card or Cards you receive remain the property of the Credit Union and you must surrender to the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The Credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether it is terminated by you or the Credit Union. If this is a joint Account, Section 18 of this Agreement also applies to termination of the Account.

13. Credit Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. You authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

14. Returns and Adjustments. Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit which will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is \$1 or more, it will be refunded upon your written request or automatically after six (6) months.

15. Additional Benefits/Card Enhancements. The Credit Union may from time to time offer additional services to your Account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

16. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. The currency exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

17. Merchant Disputes. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider (unless a local law states that you do not have to make such an attempt), and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or (b) your purchase cost more than \$50 and was made in your state or within 100 miles of your home.

18. Authorized Users. Upon Your Request, We may issue additional Cards for authorized users that You designate. You must notify Us in writing of any termination of an authorized user’s right to access Your Account. Your notice must include the name of the authorized user and Your Account number and/or any subaccount number issued to the authorized user along with the authorized user’s Card and any convenience or other access checks issued to the authorized user. If You cannot return the authorized user’s Card or access checks and if You request Your Account to be closed, We will close Your Account and You may apply for a new Account. Alternatively, We may, at Our sole discretion, issue You a new Account number and a new Card.

19. Joint Accounts. If this is a joint Account, each person on the Account must sign the application for the Account. Each of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the Account and the termination will be effective as to all of you. Consent to, and revocation of, the Credit Union’s over-the-limit coverage by one of you will be considered consent and revocation for all of you.

20. Effect of Agreement. This Agreement is the contract which applies to all transactions on your Account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

21. No Waiver. The Credit Union can delay enforcing any of its rights any number of times without losing them.

22. Statement and Notices. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.

23. Copy Received. You acknowledge that you have received a copy of this agreement.

24. Signatures. By signing in the Signature area of the application form that was attached to this Agreement when you received it, you agree to the terms of this Agreement. You should detach this Agreement from the application and retain it for your records.

25. Final Expression. This Agreement is the Final expression of the terms and conditions of this Card Agreement between you and the Credit Union. This written Agreement may not be contradicted by evidence of any alleged oral agreement.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn’t make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don’t follow these rules, we can’t collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two (2) limitations on this right:

- (a) You must have made the purchase in your home state, or if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

You must contact us in writing.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

KEEP THIS PORTION FOR YOUR RECORD