



PEOPLE'S ALLIANCE FEDERAL CREDIT UNION

125 Wireless Blvd., Hauppauge, New York 11788 (631) 434-3500

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



PLATINUM MASTERCARD

Approved Credit Limit: _____

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	4.00% Introductory APR for a period of seven billing cycles. After that, Your APR will be 11.90% or 9.90% preferred
APR for Balance Transfers	4.00% Introductory APR for a period of seven billing cycles. After that, Your APR will be 11.90% or 9.90% preferred
APR for Cash Advances	4.00% Introductory APR for a period of seven billing cycles. After that, Your APR will be 11.90% or 9.90% preferred
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases or balance transfers if You pay Your entire balance by the due date each month. We will begin charging interest on 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 http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Application Fee	None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$10.00 None Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Promotional Period for Introductory APR:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to Your Account during the first six months following the opening of Your Account. Any existing balances on People's Alliance Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Other Fees & Disclosures:Late Payment Fee:

5.00% of the amount of the required minimum payment or \$10.00, whichever is greater, but in any case, never more than the amount of the delinquent required minimum payment if You are more than 1 days delinquent in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

\$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$5.00 . If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account 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).

Emergency Card Replacement Fee:

\$10.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Pay-by-Phone Fee:

\$7.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

Statement Copy Fee:

\$5.00 . If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Introductory Purchase APR is 4.00% which is a daily periodic rate of 0.0110% .

The Purchase APR is 11.90% which is a daily periodic rate of 0.0326% .

The Introductory Balance Transfer APR is 4.00% which is a daily periodic rate of 0.0110% .

The Balance Transfer APR is 11.90% which is a daily periodic rate of 0.0326% .

The Introductory Cash Advance APR is 4.00% which is a daily periodic rate of 0.0110% .

The Cash Advance APR is 11.90% which is a daily periodic rate of 0.0326% .