

Your Visa Account Information at Your Fingertips!

It's Me 24/7 Online Banking -
24-7 access to your purchases and payments.
Login at www.peninsulafcu.com.

Scorecard Rewards - Our Platinum Preferred Rewards Visa offers you Scorecard points. For every \$1 spent you will receive 1 Scorecard Point. Points can be redeemed for travel, gifts and even cash!

Keeping track & redeeming your Scorecard Points - Logon to scorecardrewards.com and register to see your total points. You can redeem your points for gifts on the website or by calling customer service at 1-800-854-0790. If you would like to make travel plans with your Scorecard points, please call 1-833-566-5245. If you would like to redeem your points for cash, please contact the Credit Union at 1-888-791-6420.

Catalogs are available at the credit union.

Payments to your Visa can be made at the credit union, through your Home Banking account or by mailing payment to us.

HOURS

7126 County Road 426, Escanaba Office:
Monday - Friday - 8:30 a.m. - 5:00 p.m.

2929 3rd Ave. North, Escanaba Office:
Monday - Friday - 8:30 a.m. - 5:30 p.m.
Saturday - 8:30 a.m. - 12:30 p.m.

3700 10th Street, Menominee Office:
Monday - Friday - 8:30 a.m. - 5:00 p.m.
Saturday Drive-Up - 9:00 a.m. - 12:00 p.m.
ATMs available at all branch locations



Interest Rates and Interest Charges	Low Rate Platinum	Platinum Preferred Rewards	Platinum Rebuilder (Secure Funds Required)
Annual Percentage Rate (APR) for Purchases	7.25%	9.25%	12.95%
APR for Balance Transfers	7.25%	9.25%	12.95%
APR for Cash Advances	7.25%	9.25%	12.95%
Penalty APR and When it Applies	None		
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 date the cash advance or balance transfer is posted to your account.		
Minimum Finance 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 Fee	None			
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 			
	None	None		1% of each transaction in U.S. dollars.
Penalty Fees		Accounts opened before 10/1/10 After 9/30/10		
	\$15	\$5	\$15	\$15
	None	None	None	None
	\$15	\$5	\$15	\$15

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement and Disclosures for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement and Disclosures.

These rates apply to new Visa Cards issued after 02-01-15. The information provided in these disclosures was accurate as of March 2021, the date of printing, and is subject to change. To obtain information regarding any changes, you may contact the credit union at (888) 791-6420 or write to us at 2929 3rd Ave. North, Escanaba, MI 49829.

PENINSULA FEDERAL CREDIT UNION CREDIT CARD AGREEMENT AND DISCLOSURES

In this Agreement the words "You" and "Your" mean any person who accepts this Agreement or uses the Card. The "Card" means any credit card issued to you or those designated by you under the terms of this agreement. "We", "Us", "Our" and the "Credit Union" means Peninsula Federal Credit Union or its successors. By using your card, you agree to all of the terms and conditions set forth herein.

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest. If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

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, balance transfers, 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 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, cash advances and balance transfers) 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 17 also applies to your Account.

4. Default. You will be in default if: (1) you fail to make any payment on time; (2) if you fail to keep any promises you have made under this Agreement or under other Agreements you have with us; (3) if you die; (4) if you file a petition in bankruptcy or have a bankruptcy petition filed against you, or if you become involved in any insolvency, receivership or custodial proceeding; (5) if anyone attempts to take any of your funds held by us via legal process or if you have a judgment or tax lien filed against you; (6) if you make any false, inaccurate, or misleading statements in any credit application or credit update; or (7) if we, in good faith, believe that your ability to repay what you owe is or soon will be impaired, or that you are unwilling to make your payments. If you are in default, we have 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 interest charges and fees 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. You agree to pay all reasonable costs of collection, including court costs and attorney's fees, and any costs incurred in the recovery of the Card, subject to applicable law. Even if your unpaid balance is less than your credit limit, you will have no credit available during any time that any aspect of your account is in default.

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 (888) 791-6420, or writing to Chargeback Services PO Box 30495, Tampa, FL, 33630-3495.

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 pledged shares. There is no other security for this Account, notwithstanding anything to the contrary in any other agreement. You may not withdraw amounts that have been specifically pledged to secure your account until the Credit Union agrees to release all or part of the pledged amount.

7. Finance Charges. A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a **Finance Charge** will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

For a Visa Platinum Rebuilder: The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate of 1.079% which is an **ANNUAL PERCENTAGE RATE of 12.95%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges**.

For a Visa Platinum Preferred Rewards: The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate of 0.7708% which is an **ANNUAL PERCENTAGE RATE of 9.25%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges**.

For a Visa Low Rate Platinum: The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate of 0.604% which is an **ANNUAL PERCENTAGE RATE of 7.25%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges**.

A **Finance Charge** will be imposed on Cash Advances and Balance Transfers from the date of the Cash Advance and Balance Transfer or from the first day of the billing cycle in which the Cash Advance and Balance Transfer is posted to your account, whichever is later, and will otherwise be calculated in the same manner as explained above for Credit Purchases. You cannot avoid Finance Charges on cash advances and balance transfers; even if you pay the entire cash advance balance or balance transfer balance by the payment due date, you will incur the Interest Charges accrued from the date the cash advance or balance transfer is posted to your account. **International Transaction Fee:** A fee up to 1% will 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 "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% of your Total New Balance, but not less than \$20.00, 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: **Late Payment Fee for all and Platinum Preferred Rewards Accounts opened before October 1, 2010:** A Late Charge of \$5.00 will be added to your account if you are late in making a payment. **Late Payment Fee for all Low Rate Platinum and Platinum Rebuilder Accounts and Platinum Preferred Rewards Accounts opened after September 30, 2010:** A late charge of \$15.00 will be added to your account if you are late in making payment. **Non-Sufficient Funds Check Fee for all Platinum Preferred Rewards Accounts opened before October 1, 2010:** If a check or draft used to make a payment on your account is

returned unpaid, you will be charged a fee of \$5.00 for each item returned. **Non-Sufficient Funds Check Fee for all Low Rate Platinum and Platinum Rebuilder Accounts and Platinum Preferred Rewards Accounts opened after September 30, 2010:** If a check or draft used to make a payment on your account is returned unpaid, you will be charged a fee of \$15.00 for each item returned. **Card Replacement Fee for all Platinum Preferred Rewards Accounts opened before October 1, 2010:** You will be charged \$1.00 for each replacement card that you request. **Card Replacement Fee for all Low Rate Platinum and Platinum Rebuilder Accounts and Platinum Preferred Rewards Accounts opened after September 30, 2010:** You will be charged \$4.00 for each replacement card that you request. **Document Copy Fee:** You will be charged \$4.00 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).

11. Changing or Terminating Your Account. We may, by written notice, terminate this Agreement at any time, subject to applicable law. You may terminate this Agreement by written notice. Termination by either party shall not affect your obligation to repay any balance on your account resulting from use of the Card as well as Interest Charges and fees incurred. We may change the terms of this Agreement, including the method of calculating the periodic rate, at any time, by written notice, subject to applicable law. Use of the Card constitutes agreement and acceptance of any change in terms, unless applicable law requires otherwise. Our failure to exercise any of our rights or to take any action shall not constitute a waiver of those rights, or an amendment or change in any of the terms of this Agreement. 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 17 of this Agreement also applies to termination of the Account.

12. 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.

13. 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 slip 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.

14. 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.

15. 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.

16. 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.

17. Joint Accounts. 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, regardless of who initiated any transaction under this account. Any one of you may terminate the Account and the termination will be effective as to all of you.

18. 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.

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

20. Statement and Notices. Statements and notices will be mailed to you at the most recent address you have given the Credit Union or e-mail address (if you have elected to receive such documents via electronic means). Notice sent to any one of you will be considered notice to all.

21. Copy Received. You acknowledge that you have received a copy of this Agreement.

22. 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.

23. 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 dependents may not exceed 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). Please call us at (888) 791-6420 to receive disclosures orally.

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 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.

KEEP THIS PORTION FOR YOUR RECORDS

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