How We Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. Annual Percentage Rate (APR) on Purchases: Your APR can change monthly. Rates are based on your creditworthiness, which includes an evaluation of your credit history. Your actual APR will be disclosed at the time of credit approval. Balance Transfers: This transaction is subject to credit approval. Loss of Balance Transfer APR: We may end your Balance Transfer APR and apply the Penalty APR if we do not receive your payment within 60 days of the due date. Rewards: Cash advances, credit card checks, balance transfers and account fees are excluded from earning rewards. There is no minimum or maximum amount of reward you may earn. If your account is closed, any accrued reward is forfeited. PenFed reserves the right to modify this program at any time. Other Notes: For more information on account service fees, refer to penfed.org/current-service-fees. Terms, conditions and restrictions apply to the use of this card. Refer to the Cardholder Agreement at PenFed.org for more details. The information on this disclosure is current as of December 2022, but is subject to change. To determine if any changes have occurred since this date, call 800-247-5626.

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: No provision of a marital property agreement, unilateral statement or court decree adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

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