

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases and Cash Advances	11.74% to 17.99% when you open your account, based on your creditworthiness. ¹ Your APR will vary with the market based on the Prime Rate.
APRs for Balance Transfer	4.99% promotional rate for 12 months on transfers made between November 1, 2018 and December 31, 2018. ² After that, the APR for the unpaid balance and any new balance transfers will be 11.74% to 17.99% based on your creditworthiness and will vary with the market based on the Prime Rate. ¹
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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 account balance, including balance transfers and cash advances, by the due date each month. We will begin charging interest on cash advances and balance transfers 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 Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore .

FEES

Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	None
Penalty Fees	
Late Payment	None
Over Credit Limit	None
Returned Payment	None

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, Cash Advances, and Balance Transfers:** Your APR can change monthly. ¹Rates are based on an evaluation of applicant credit. Your actual APR will be disclosed at the time of credit approval. Not all applicants will qualify for the lowest rate. **Balance Transfers:** ²This transaction is subject to credit approval. **Loss of Balance Transfer APR:** We may end your Balance Transfer APR if we do not receive your payment within 60 days of the due date. **Other Notes:** Promise Cardholders must subscribe to PenFed's e-statement service for ALL active credit card accounts held with PenFed. 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 November 2018, 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.