

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR on purchases made the first 15 months after account opening. After that, the APR for the unpaid purchase balance and any new purchases will be <b>17.99%</b> based on your creditworthiness and will vary with the market based on the Prime Rate. <sup>1</sup>
<b>APRs for Balance Transfers</b>	<b>0%</b> introductory APR for 15 months on balance transfers made in the first 90 days after account opening. <sup>2</sup> After that, the APR for the unpaid balance and any new balance transfers will be a non-variable rate of <b>17.99%</b> .
<b>APR for Cash Advances</b>	<b>17.99%</b>
<b>Penalty APR and When it Applies</b>	<b>17.99%</b> If your minimum payment is not received within 60 days, your entire account is subject to change to the non-variable Penalty APR. The Penalty APR will remain in place until you make three consecutive monthly payments on or before the due date.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
FEES	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
Balance Transfer	<b>3%</b> per transaction
Cash Advance	None
Foreign Transaction	None
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$20</b> if balance is less than \$1000; Up to <b>\$25</b> if balance is \$1000-\$2000; Up to <b>\$28</b> if balance is greater than \$2000
Over the Credit Limit	None
Returned Payment	Up to <b>\$25</b>

**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.<sup>1</sup> 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:**<sup>2</sup> 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.

**Other Notes:** For more information on account service fees, refer to [penfed.org/current-service-fees](http://penfed.org/current-service-fees). Terms, conditions and restrictions apply to the use of this card. Refer to the Cardholder Agreement at [PenFed.org](http://PenFed.org) for more details. The information on this disclosure is current as of September 2023, 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.