

People's Trust Federal Credit Union

Truth in Lending Credit and Charge Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate APR for Purchases	Effective June 30, 2010
	Platinum VISA Card 9.9%
	Premier* Cards 9.9%
	Gold Cards 10.9%
	Regular/Classic Cards 11.9%
	Secured Regular, Gold, and Premier MasterCard—above rates apply
APR for Balance Transfers	Same as above
APR for Cash Advances	Same as above
Penalty APR	None
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 if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	http://www.federalreserve.gov/creditcard/

Fees	
Annual Fee/Set-up and Maintenance Fees	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	A fee of 1% of the converted currency on purchases or advances made outside of the United States.
Penalty Fees	
• Late Payment	5% of the payment amount due or \$25 whichever is greater if payment is not received within 10 days after payment due date.
• Over-the-Credit Limit	\$20.00
• Returned Payment	\$29.00
Other Fees	None

How We Will Calculate Your Balance: The finance charge is determined by multiplying the “average daily balance” by the number of days in the Billing Period and applying the above stated rate(s) to the product.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

*As of 2/1/03, Premier Credit Card accounts are no longer offered as new.