picatinny *federal credit union

100 Mineral Springs Drive
Dover, NJ 07801

APPLICATION AND SOLICITATION DISCLOSURE

VISA

PICATINNY PREMIUM REWARDS VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** Introductory APR for 12 months from issuance of the card. After that, your APR will be **15.49%,15.99%,16.99%, 17.99% or 18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** Introductory APR for 12 months from issuance of the card. After that, your APR will be 15.49%,15.99%,16.99%,17.99% or 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**16.49%,16.99%,17.99% or 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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 any interest on purchases if you pay your entire balance by the due date each month.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **None** **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$20.00** Up to **$20.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Promotional Period for Introductory APR:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on Picatinny Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:
The information about the costs of the card described in this application is accurate as of: **09/17/2026**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

LOANLINER

SEE NEXT PAGE for more important information about your account.

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For California Borrowers, the Premium Rewards is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:
$5.00.

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