

Preferred Credit Union Visa Platinum Account-Opening Credit Disclosures

INTEREST RATES AND OTHER CHARGES	
Annual Percentage Rates (APR) for Purchases	9.99% - 19.99% based on your creditworthiness.
APR for Balance Transfers	2.99%* introductory APR for six months. After that, your APR will be 9.99% - 19.99% based on your creditworthiness. *2.99% Promo rate good until February 28th, 2025.
APR for Cash Advances	9.99% - 19.99% based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is 28 days after the close of each billing cycle. We will not charge you any interest if you pay your entire balance by the due date each month.
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 website of the Federal Reserve Board at http://www.consumerfinance.gov/learnmore

FEES	
Set-up and Maintenance Fees • Additional Card	\$5 (if applicable)
Transaction Fees • Foreign Transaction	1% of each foreign transaction in U.S. dollars
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned payment	\$20 None. up to \$30
Other Fees • Draft copy	\$5

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

This information was printed January 2025 and was accurate as of that date. This information is subject to change after print. Contact us for any change in this information since it was printed. You may write us at 3767 Sparks Dr. SE, Grand Rapids, MI 49546 for this purpose.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account. The cost associated with credit insurance premiums, fees for ancillary products sold in connection with credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at 1.800.328.4131 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

PLATINUM VISA CARD REWARDS



- No Annual Fee
- 28 Day Grace Period on Purchases
- Rates as low as 9.99% APR*
- Earn Reward Points when you use your Visa®
 - Merchant Gift Cards
 - Merchandise
 - Travel discounts and more!

Visit PreferredCU.org
or Call Us at 1.800.328.4131



This credit union is federally insured by the National Credit Union Administration. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

01.2025

BALANCE TRANSFER

Preferred Credit Union
PLATINUM
VISA®
CREDIT CARD

 Preferred
Credit Union

PreferredCU.org | 800.328.4131

As Easy as One...Two...Three... BALANCE TRANSFER FORM

If you wish Preferred Credit Union to pay off an existing balance(s) on a credit/charge card(s) please fill out the following information and provide statements for the companies you wish to have payment sent to.

Name

PCU Account #

1. Name of Card Issuer (Citibank, Sears, Etc.)

Account # Amount to be paid

Address

City State Zip

2. Name of Card Issuer (Citibank, Sears, Etc.)

Account # Amount to be paid

Address

City State Zip

3. Name of Card Issuer (Citibank, Sears, Etc.)

Account # Amount to be paid

Address

City State Zip

4. Name of Card Issuer (Citibank, Sears, Etc.)

Account # Amount to be paid

Address

City State Zip

5. Name of Card Issuer (Citibank, Sears, Etc.)

Account # Amount to be paid

Address

City State Zip

(Please enclose additional sheets if necessary)

I hereby authorize PCU to pay all or part of the balance(s) due for the credit/charge card(s) listed. Payments will be made by means of a balance transfer charged to my PCU Visa credit card and any agreed upon finance charges will apply.

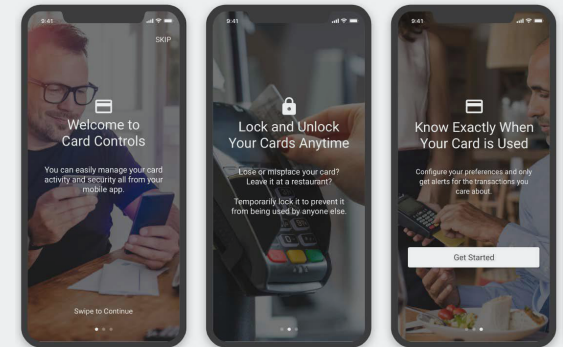
I understand that PCU is not responsible for my payment being late or lost in the mail. I also understand that there may be outstanding charges on my account and this advance may not pay off the total balance due. I further understand that if there is an insufficient limit on my PCU credit card, that you (PCU) will pay off my balances in the order listed up to the available limit.

X
Member's Signature Date

X
Joint Applicant's Signature Date

Card Controls

Manage your Preferred Credit Union cards on the go! This FREE service allows you to turn your cards on and off, report cards as lost or stolen, view recent transactions and set up activity alerts. To manage your cards, you'll need to download the Preferred Mobile App.



For more information visit
PreferredCU.org/mobile

Digital Wallet



Apple Pay | Google Pay | Samsung Pay
An easy and secure way to pay with your PCU credit card. Enjoy the convenience of just waving your mobile device over a merchant's payment terminal at checkout.