



**PEOPLES Community
Credit Union**
"people helping people"

1541 HIGHWAY 7
HOPKINS, MN 55305
PHONE: (952) 932-4499 FAX: (952)-932-4596
www.peoplesccu.coop

CREDIT CARD SOLICITATION DISCLOSURE



IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of _____. The information may have changed after that date. To find out what may have changed call us at (952) 932-4499 or write us at 1541 Highway 7, Hopkins, MN 55305. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	Visa Classic- 9.00% to 10.25% when you open your account based on your credit worthiness
ANNUAL PERCENTAGE RATE for Balance Transfers	Visa Classic- 9.00% to 10.25% when you open your account based on your credit worthiness
ANNUAL PERCENTAGE RATE for Cash Advances	Visa Classic- 9.00% to 10.25% when you open your account based on your credit worthiness
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 . The minimum interest charge will be charged on any dollar amount.
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

Annual Fees	None
Transaction Fees Cash Advance Fee Foreign Transactions	3.00% of cash amount. Minimum charge \$5.00. 1% of each transaction in U.S. dollars
Penalty Fees Late Payment Over-the-Limit Fee Returned Payment Fee	Up to \$35.00 Up to \$20.00 (if applicable) \$35.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

Other Fees

Document Copy Fee	\$5.00 per copy
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