People Caring More
PCM CREDIT UNION
PO Box 28500
601 Willard Drive
Green Bay, WI 54324-0500
Phone: (920) 499-2831
www.pcmcu.org

APPLICATION AND SOLICITATION DISCLOSURE

SIMPLYGO MASTERCARD/REWARDS MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**SimplyGo Mastercard** **13.99%** **Rewards Mastercard** **13.99%**
APR for Balance Transfers	**SimplyGo Mastercard** **13.99%** **Rewards Mastercard** **13.99%**
APR for Cash Advances	**SimplyGo Mastercard** **13.99%** **Rewards Mastercard** **13.99%**
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	
Annual Fee - Annual Fee - SimplyGo Mastercard - Annual Fee - Rewards Mastercard	 **None** **$49.00, fee may be waived.**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - SimplyGo Mastercard - Foreign Transaction Fee - Rewards Mastercard - Transaction Fee for Purchases	 **None** **None** **None** **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - SimplyGo Mastercard - Late Payment Fee - Rewards Mastercard - Over-the-Credit Limit Fee - Returned Payment Fee	 **None** Up to **$25.00** **None** **None**

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

SEE NEXT PAGE for more important information about your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of: August 15, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the SimplyGo Mastercard and Rewards Mastercard are secured credit cards. 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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee - Rewards Mastercard:
$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Annual Fee - Rewards Mastercard:
$49.00. This fee is waived if you maintain a PCMCU Rewards Savings, including required services, plus enroll in electronic statements on all accounts.

Card Replacement Fee:
$25.00.

Rush Fee:
$25.00.

Statement Copy Fee:
$2.00 per document.