PenAir CREDIT UNION

1495 East Nine Mile Road • Pensacola, FL 32514

APPLICATION AND SOLICITATION DISCLOSURE

REWARDS MASTERCARD/MASTERCARD/SECURED MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Rewards Mastercard** **1.99%** Introductory APR through the June 2027 billing cycle. After that, or if you do not qualify for an Introductory APR, your APR will be **12.65% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Mastercard** **1.99%** Introductory APR through the June 2027 billing cycle. After that, or if you do not qualify for an Introductory APR, your APR will be **10.49% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Mastercard** **16.65%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Rewards Mastercard** **12.65% to 18.00%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Mastercard** **10.49% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Mastercard** **16.65%** This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

APR for Cash Advances	**Rewards Mastercard** **12.65% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Mastercard** **10.49% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Mastercard** **16.65%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**Rewards Mastercard** **18.00%** **Mastercard** **18.00%** **Secured Mastercard** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **$5.00** or **3.00%** of the amount of each cash advance, whichever is greater **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$29.00** Up to **$29.00**

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

Promotional Period for Introductory APR - Rewards Mastercard, Mastercard:
The Introductory APR for purchases will apply to transactions posted to your account from 11/01/2026 until 12/31/2026.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

Effective Date:
The information about the costs of the card described in this application is accurate as of: November 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Rewards Mastercard, Mastercard and Secured 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:
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged $29.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):
$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged $29.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:
$10.00.

Rush Fee:
$25.00.

Expedited Payments Fee:
$5.00 per payment.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023