

<i>Continued From Front Side</i>	
Fees	
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	None
Additional Card Fee	None
Transaction Fees	
Cash Advance Fee	\$1 or 1% of the amount of each cash advance; maximum \$10 .
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment Fee	Up to \$17.50 assessed ten (10) days after due date.
Returned Payment Fee	Up to \$25

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained in this Credit Disclosure is accurate as of 7/10/2017 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

This institution is not federally insured.



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THE FINANCIAL
RECOGNITION YOU
DESERVE

WITH A VISA CREDIT CARD FROM
YOUR CREDIT UNION, YOU GET...

■
A Commanding Credit Limit.

■
Acceptance.
Use your Visa credit card at more than
20 million locations worldwide.

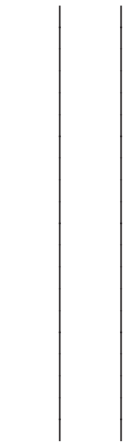
■
Easy Cash Access.
Your Visa credit card gives you instant
cash access at nearly 855,000 ATMs
around the world.

■
No Cost Travel Protection.
When you charge to your covered credit card
the fare(s) for travel on a common carrier, you,
your spouse, and dependent children under the
age of 19 years (25 years if a full-time student
attending an accredited college or university)
will be automatically covered for accident
insurance covering accidental death and
dismemberment. Coverage is also provided
while traveling on a common carrier directly
to or directly from an airport, train, or ship
terminal on which the Cardholder was a
fare-paying passenger.

■
Credit Insurance.
Credit Insurance is available for a nominal cost.
Please indicate below if you would like more
information and pricing about Credit Insurance.

- Yes, please provide me information
- No, I decline Credit Insurance at this time

Perfect Circle Credit Union
631 East Main Street
Hagerstown, IN 47346



Place
Postage
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PCCU
631 East Main Street
Hagerstown, IN 47346



