

<i>Continued From Front Side</i>	
<b>Fees</b>	
<b>Maintenance and Set-up Fees</b>	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	<b>None</b>
Additional Card Fee	<b>None</b>
<b>Transaction Fees</b>	
Cash Advance Fee	<b>\$1 or 1%</b> of the amount of each cash advance; maximum <b>\$10</b> .
Foreign Transaction Fee	Up to <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment Fee	Up to <b>\$17.50</b> assessed ten (10) days after due date.
Returned Payment Fee	Up to <b>\$25</b>

**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 1/1/2019 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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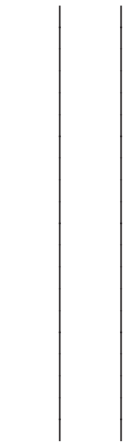
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Easy Cash Access.  
Your Visa credit card gives you instant  
cash access at nearly 855,000 ATMs  
around the world.

■  
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**  
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