

Website information

- Standard MasterCard Credit Card Terms and Conditions

Annual Percentage Rate* (APR) for purchases	APRs range from 10.9% to 17.9% depending on applicant's credit qualifications.
Other APRs	Cash Advance/Balance Transfers - APRs range from 10.9% to 17.9%
Grace Period for new purchases	Until 25 days after close of billing cycle. No grace period on cash advances or balance transfers.
Method of computing the balance of purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Cash Advance Fee	None
Over-the-Limit Fee	\$10.00
Late Payment Fee	\$10.00
Card Replacement Fee	\$5.00
Minimum Payment	3% or \$20.00, whichever is greater
Minimum Finance Charge	None

* Annual Percentage Rate. Rate assignment is based on the applicant's credit qualifications. This information is accurate as of January 10, 2006. To find out about any changes, please contact PTFCU at 1.866.773.9835.

Share Secured MasterCard Credit Card Terms and Conditions

Annual Percentage Rate* (APR) for purchases	APR is 16.5%
Other APRs	Cash Advance/Balance Transfers – APR is 16.5%
Grace Period for new purchases	Until 25 days after close of billing cycle. No grace period on cash advances or balance transfers.
Method of computing the balance of purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Cash Advance Fee	None
Over-the-Limit Fee	\$10.00
Late Payment Fee	\$10.00
Card Replacement Fee	\$5.00
Minimum Payment	3% or \$20.00, whichever is greater
Minimum Finance Charge	None
Pledged Shares	Shares must be pledged matching the credit limit. This pledge of shares does not apply to shares held in IRA or SEP Account.

* Annual Percentage Rate. This information is accurate as of January 10, 2006. To find out about any changes, please contact PTFCU at 1.866.773.9835.

PTFCU

Platinum MasterCard® Credit Card Disclosure Information

Annual Percentage Rate* (APR) for purchases, cash advances	Variable rate APR = Prime rate (as published in the Wall St. Journal on the 15 th day of the month and if it falls on the weekend, the next business day will be used.) plus a margin of 5% with a floor <i>minimum of 10%</i> and a <i>maximum cap of 18%</i> . Any rate change up or down will reflect on the next billing statement. The same rate applies for purchases and cash advances.
Grace Period for purchases	25 Days (when balance is paid in full each month)
Grace Period for cash advances, balance transfers, and MasterCard® letterchecks/convenience checks	None.
Method of computing the balance of purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Cash Advance Fee	None
Over-the-Limit Fee	\$20.00
Late Payment Fee	\$20.00
Card Replacement Fee	\$10.00
Minimum Payment	3% or \$25.00, whichever is greater
Minimum Finance Charge	None

* Annual Percentage Rate. This information is accurate as of December 1, 2006. To find out about any changes, please contact PTFCU at 1.866.773.9835.