



**ACCOUNT OPENING DISCLOSURE
VISA® CREDIT CARD**

PREMIER CLASSIC (BUSINESS AND CONSUMER)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99% to 23%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.99% to 23%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.99% to 23%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	Not Applicable.
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.
Minimum Interest Charge	If you are charged interest, there is no minimum interest amount.
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	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee • Application Fee 	None None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None \$5.00 Up to 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment 	Up to \$25.00

<ul style="list-style-type: none"> • Over-the-Credit Limit • Returned Payment 	None Up to \$15.00
Other Fees <ul style="list-style-type: none"> • Card Replacement • Rush Card • Statement Reprint • Retrieval Request/Copy Merchant Sales Draft • Stop Payment • On-Demand ACH Payment 	\$10.00 \$40.00 \$5.00 \$5.00 \$20.00 \$5.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases)". See your Credit Card Agreement for more details.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Effective Date:

The information about the costs of the card described in this Account Opening Disclosure is accurate as of 01/01/2026.

This information may have changed after that date. To find out what may have changed, contact Premier Financial Credit Union at 1-920-898-4232 or Toll Free 1-877-891-4232, 2017 Main Street, P.O. Box 158, New Holstein, WI 53061.



**ACCOUNT OPENING DISCLOSURE
VISA® CREDIT CARD**

PREMIER REWARDS (CONSUMER)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.99% to 23%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.99% to 23%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.99% to 23%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	Not Applicable.
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.
Minimum Interest Charge	If you are charged interest, there is no minimum interest amount.
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	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee • Application Fee 	None None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None \$5.00 Up to 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment 	Up to \$25.00

<ul style="list-style-type: none"> • Over-the-Credit Limit • Returned Payment 	None Up to \$15.00
Other Fees <ul style="list-style-type: none"> • Card Replacement • Rush Card • Statement Reprint • Retrieval Request/Copy Merchant Sales Draft • Stop Payment • On-Demand ACH Payment 	\$10.00 \$40.00 \$5.00 \$5.00 \$20.00 \$5.00
UChoose Rewards®	1% on all purchases with no cap. Points will expire in 3 years.

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases)". See your Credit Card Agreement for more details.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Effective Date:

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