

Important Personal Unsecured (Fast Cash) Line of Credit Disclosure

The following disclosure represents important details concerning your Personal Unsecured Line of Credit.

The information below regarding the fees associated with this account is accurate as of the effective date shown below. You can call us at 800-821-5104 or write us at APCI Federal Credit Union, PO Box 20147, Lehigh Valley PA 18002-0147, to inquire if any changes occurred since the effective date.

APCI Federal Credit Union Personal Unsecured Line of Credit	
Credit Limit	up to \$15,000
Interest Rate & Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	<p>3.00% - 18.00% APR</p> <p>(based on the Prime Rate plus a margin of 3.00%)</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Paying Interest	You will be charged interest from the transaction date.
Fees	
Annual Fee	None
Transaction Fees · Credit Advances	None
Penalty Fees · Late Payment · Over the Credit Limit · Returned Payment	None None None

How We Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your Account Agreement for details.

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

Effective January 2, 2019



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Equal
Housing
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