P1FCU
POTLATCH NO 1 FINANCIAL CREDIT UNION
P.O. Box 897
Lewiston, ID 83501
(208) 746-8900 or (800) 843-7128

APPLICATION AND SOLICITATION DISCLOSURE

mastercard

P1FCU Credit Cards

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Premier Rewards Mastercard** **0.00%** Introductory APR, for qualifying members, for six months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **15.00% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **P1FCU Mastercard** **12.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Credit Card** **9.99%**
APR for Balance Transfers	**Premier Rewards Mastercard** **15.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **P1FCU Mastercard** **12.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Credit Card** **9.99%**
APR for Cash Advances	**Premier Rewards Mastercard** **15.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **P1FCU Mastercard** **12.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Credit Card** **9.99%**
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.

SEE NEXT PAGE for more important information about your account.

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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	
Transaction Fees - Balance Transfer Fee - P1FCU Mastercard, P1FCU Secured Mastercard - Foreign Transaction Fee	 **3.00%** of the amount of each balance transfer (Maximum Fee $150.00) **0.90%** of each transaction in U.S. dollars completed outside the U.S. **0.20%** of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$15.00** Up to **$5.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Promotional Period for Introductory APR – Premier Rewards Mastercard:
The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Premier Rewards Mastercard, P1FCU Mastercard and P1FCU Secured Mastercard are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) – P1FCU Mastercard, P1FCU Secured Mastercard:
3.00% of each balance transfer over $500.00. Maximum Fee $150.00

Returned Payment Fee:
$5.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:
$25.00.

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