



## 2.99% Introductory APR\*

Apply for our Platinum MasterCard® credit card and receive our introductory annual percentage rate for 6 months on purchases, balance transfers and cash advances. After that your APR will be **8.90% to 17.90%** based on your creditworthiness.

Enjoy the benefits.  
Apply today!

	Erie FCU Platinum Mastercard®
Low Interest Rates*	✓
Same Annual Percentage Rate* (APR) for Purchases, Balance Transfers & Cash Advances	✓
NO Annual Fee & NO Balance Transfer Fees	✓
NO Minimum Interest Charge	✓
25 Day Grace Period on Purchases	✓
Online Account Access - Transactions & e-Alerts	✓

\*APR based on individual creditworthiness.

## Credit Card Features

**Card Manager App:** With the Erie FCU Card Manager app, you can choose how to manage your credit card. You can check your balance, make a payment, turn your credit card off when not in use, or view recent transactions — right at your fingertips.

Find the Erie FCU Card Manager App in your devices app store and download today!

**Tap to Pay:** Pay with a single tap using your **contactless card** or your **mobile device's digital wallet!** More options to pay the fast, easy and secure way!

**Eco-Friendly Credit Cards:** With our eco-friendly credit card, we are striving to save the planet one card at a time by using reclaimed ocean bound plastics! We are committed to making a positive environmental impact even with our credit cards!

**Vertical Design:** Keeping the card in step with how people use credit cards today! Allows for a smoother way to insert your card into a card machine or tapping them for a contactless payment.

Apply today!

[eriefcu.org](http://eriefcu.org) | (814) 825-2436 | Visit any branch

Insured by NCUA  
Membership eligibility required



## Platinum Mastercard® Credit Card



**Low Introductory APR**  
for 6 MONTHS on Purchases,  
Balance Transfers & Cash Advances




**PLATINUM MASTERCARD**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>2.99%</b> Introductory APR for a period of six billing cycles.  After that, your APR will be <b>8.90% to 17.90%</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>2.99%</b> Introductory APR for a period of six billing cycles.  After that, your APR will be <b>8.90% to 17.90%</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>2.99%</b> Introductory APR for a period of six billing cycles.  After that, your APR will be <b>8.90% to 17.90%</b> , based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six months following issuance of your card.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: September 03, 2021  
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Platinum Mastercard is a secured credit card. 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.**

**Other Fees & Disclosures**

**Late Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

**Returned Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less.

**Card Replacement Fee:** \$7.00

**Document Copy Fee:** \$5.00

**Pay-by-Phone Fee:** \$10.00

**Rush Fee:** \$30.00

**Statement Copy Fee:** \$5.00

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