Publix Employees Federal Credit Union
PO Box 1000
Lakeland, FL 33802-1000
1-800-226-6673

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Opal Card** **9.89%** Introductory APR for 12 Billing Cycles . After that your APR will be **11.24%** to **17.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Jade Card** **9.89%** Introductory APR for 12 Billing Cycles . After that your APR will be **13.24%** to **17.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Topaz Card** **17.99%** Introductory APR for 12 Billing Cycles . After that your APR will be **17.99%**.
APR for Balance Transfers	**Opal Card** **9.89%** Introductory APR for 12 Billing Cycles . After that your APR will be **11.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Jade Card** **9.89%** Introductory APR for 12 Billing Cycles . After that your APR will be **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Topaz Card** **17.99%** Introductory APR for 12 Billing Cycles . After that your APR will be **17.99%** .
APR for Cash Advances	**Opal Card** **9.89%** Introductory APR for 12 Billing Cycles . After that your APR will be **11.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Jade Card** **9.89%** Introductory APR for 12 Billing Cycles . After that your APR will be **13.24% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Topaz Card** **17.99%** Introductory APR for 12 Billing Cycles . After that your APR will be **17.99%** .

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

Penalty APR and When it Applies	**Opal Card** **NONE** **Jade Card** **NONE** **Topaz Card** **NONE**
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.
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 - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 **None** **None** **1.00%** of each multiple currency transaction in U.S. dollars **1.00%** of each single currency transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$20.00** **None** Up to **$30.00**

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: The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months from account opening.

Effective Date:
The information about the costs of the card described in this application is accurate as of: 10/1/2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

Other Fees & Disclosures:

Late Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less, if you are eight or more days late in making a payment.

Returned Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Document Copy Fee:
None.

Pay-by-Phone Fee:
$7.95.

Rush Fee:
$25.00.

Statement Copy Fee:
$5.00 per document.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023