



Pricing Information for PFCU Consumer Credit Cards as of 08/25/2025

The pricing for PFCU consumer credit cards is based on prime rate and credit score. Below breaks down pricing details of credit score and associated changes in margin based on credit score.

The rate for purchases, balance transfers & cash advances will be prime plus anywhere from 5.00 to 17.00% based on specific program cardholder is in as well as based upon credit score. Maximum Rate not to exceed 29.95%.

Preferred VISA Credit Card	
<i>Credit Score</i>	<i>Retail Rate Cash Advance Rate Balance Transfer</i>
730 +	Prime + 6.00
680-729	Prime + 7.00
640-679	Prime + 8.00
600-639	Prime + 11.00
550-599	Prime + 15.00
< 549	Prime + 17.00

No rate in excess of 29.95%

Premier VISA Credit Card	
<i>Credit Score</i>	<i>Retail Rate Cash Advance Rate Balance Transfer</i>
730 +	Prime + 7.50
680-729	Prime + 9.00
640-679	Prime + 12.00
600-639	Not Applicable
550-599	Not Applicable
< 549	Not Applicable

No rate in excess of 29.95%

Essentials VISA Credit Card	
<i>Credit Score</i>	<i>Retail Rate Cash Advance Rate Balance Transfer</i>
730 +	Prime + 5.00
680-729	Prime + 6.00
640-679	Prime + 7.00
600-639	Prime + 10.00
550-599	Prime + 13.00
< 549	Prime + 14.00

No rate in excess of 29.95%