

Pasadena Federal Credit Union
Payday Alternative Loan

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)	27.9%
Fees	
Penalty Fees	
• Late Payment Fee	5% of the sum of scheduled payments due or \$5.00, whichever is greater, if payment is not received within 10 days.
• Returned Payment Fee	\$29.00

How We Will Calculate Your Balance: We will use a balance computation method called daily balance.