



CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Addendum is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.
Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Balance Transfers	
APR for Cash Advances	
Penalty APR and When it Applies	This APR may be applied to your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than The minimum interest charge will be charged on any dollar amount.
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	or of the amount of each cash advance, whichever is greater of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to Up to

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

Late Payment Fee	or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Emergency Card Replacement Fee	
PIN Replacement Fee	
Card Replacement Fee	
Express Credit Limit Increase	
Express Delivery	minimum

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees paid to an individual who is not an employee of the Credit Union. The attorney's fees you pay will not exceed 15.00% of the unpaid debt after default.

Periodic Rates.

The Purchase APR is	which is a monthly periodic rate of
The Balance Transfer APR is	which is a monthly periodic rate of
The Cash Advance APR is	which is a monthly periodic rate of
The Penalty Rate APR is	which is a monthly periodic rate of