



**VISA REWARDS  
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for a period of six billing cycles. After that your APR will be <b>8.99%-17.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for a period of six billing cycles. After that your APR will be <b>8.99%-17.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>8.99%-17.99</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if you: - Make a late payment  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Paying Interest</b>	Your due date is at least 21 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 balance transfers and cash advances on the transaction date.
<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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee  - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>None</b> of each multiple currency transaction in U.S. dollars <b>None</b> of each single currency transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$25.00</b> Up to <b>\$20.00</b>

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

**Promotional Period for Introductory APR:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

**Loss of Introductory APR:** We may end your Introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment. We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 31 days late in making a payment.

**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	\$15.00	or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Over-the-Credit Limit Fee	\$25.00	or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$20.00	or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$2.00	
Document Copy Fee	\$2.00	
Rush Fee	\$35.00	
Card Replacement Fee	\$10.00	

**Collection Costs:** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and, if the amount you borrowed was greater than \$1,000.00, reasonable attorney's fees.

**Variable Rate:**

The ANNUAL PERCENTAGE RATE is subject to change monthly on the first day of the billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of *The Wall Street Journal* on 3rd Tuesday of each month, to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 17.99%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.