



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.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	
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 balance transfers and cash advances on the transaction date.
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.
Set-up and Maintenance Fees	
- Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	
Transaction Fees	
- Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	of the amount of each cash advance of each 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.

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 five or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	
Document Copy Fee	
PIN Replacement Fee	

Card Replacement Fee
Two Day Shipping Fee
Overnight Shipping Fee
Emergency Card Replacement Fee

Collection Costs: You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.

Periodic Rates:

The Purchase APR is _____ which is a daily periodic rate of _____ .
The Balance Transfer APR is _____ which is a daily periodic rate of _____ .
The Cash Advance APR is _____ which is a daily periodic rate of _____ .

Variable Rate:

The ANNUAL PERCENTAGE RATE is subject to change quarterly 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 the first day of each quarter (January, April, July, October) of each year, to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. 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.

Margin:

Purchases will be charged at _____ above the Index.
Balance Transfers will be charged at _____ above the Index.
Cash Advances will be charged at _____ above the Index.