



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	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.
APR for Balance Transfers	This APR will vary with the market based on the Prime Rate.
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.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee - Annual Fee	
Transaction Fees - Foreign Transaction Fee	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.

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 ten (10) 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

Card Replacement Fee

Pay-by-Phone Fee

Balance Research Fee per hour, when asked to balance a statement because records do not match.

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

Variable Rate.

The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly. This change will reflect any change in the Index and will be determined by the Prime Rate on the first day of each quarter (January, April, July, October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments. These will be added to the 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. The ANNUAL PERCENTAGE RATE includes only interest and no other costs. In no case shall the ANNUAL PERCENTAGE RATE be less than unless specifically applicable laws and/or regulations require we use a lower ANNUAL PERCENTAGE RATE.

Margin.

Purchases will be charged at above the Index.
Cash advances will be charged at above the Index.
Balance transfers will be charged at above the Index.

Cross-Collateralization

Your Account is secured by all other shares you have in any individual or joint account with the Credit Union, except for shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law if given as security. These other shares may be withdrawn unless you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on your Account if you should default.