



CREDIT CARD RATES AND FEES
EFFECTIVE JANUARY 1, 2017



**MASTERCARD
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	9.15% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.15% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.25% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
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.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater \$10.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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	If you are ten or more days late in making a payment, you will be charged a late fee. If your outstanding balance is \$500.00 or less, the fee will be \$15.00 or the amount of the required minimum payment, whichever is less. If your outstanding balance is \$500.01 or more, the fee will be \$25.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$3.00 per document

Rush Fee	\$25.00
Card Replacement Fee	\$8.00
Pay-by-Phone Fee	\$10.00

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 9.15% which is a monthly periodic rate of 0.7625% .

The Balance Transfer APR is 9.15% which is a monthly periodic rate of 0.7625% .

The Cash Advance APR is 15.25% which is a monthly periodic rate of 1.2708% .

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 third Tuesday of February, May, August, and November, 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 5.65% above the Index.

Balance Transfers will be charged at 5.65% above the Index.

Cash Advances will be charged at 11.75% above the Index.