



VISA PLATINUM

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.

Table with 2 columns: Category and Details. Categories include Interest Rates and Interest Charges, Fees, Transaction Fees, and Penalty Fees.

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

Table listing various fees: Late Payment Fee, Returned Payment Fee, Rush Fee, Card Replacement Fee, and Convenience Check Stop Payment Fee.

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of any judgment and all court costs.

Periodic Rates.

The Purchase APR is 9.25% which is a daily periodic rate of 0.0253%. The Cash Advance APR is 9.25% which is a daily periodic rate of 0.0253%. The Balance Transfer APR is 9.25% which is a daily periodic rate of 0.0253%.

Variable Rate.

The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on 1st Tuesday of January, April, July, and October of each year as published in *The Wall Street Journal* "Money Rates" table 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 6.00% above the Index.

Cash advances will be charged at 6.00% above the Index.

Balance transfers will be charged at 6.00% above the Index.