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**CREDIT CARD  
 ACCOUNT  
 OPENING  
 DISCLOSURE**



**VISA GOLD CREDIT CARD (EVERYDAY CASHBACK)**

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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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 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>Annual Fee</b> - Annual Fee	<b>\$35.00</b>
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$2.00 or 1.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$20.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee	Up to <b>\$10.00</b> <b>None</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.

**Billing Rights:**

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**Military Lending Act Disclosures:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (844) 460-8715 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**Other Fees & Disclosures:****Late Payment Fee:**

3.00% of the amount of the required minimum payment, if You are 10 or more days late in making a payment. However, the fee will not exceed \$10.00. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

**Annual Fee:**

\$35.00. If Your Account is subject to an Annual Fee, the fee will be charged to Your Account upon the issuance of Your Card. Each year following, the Annual Fee will be charged to Your Account during the same month that You Were first charged the fee. The fee will be charged each year until Your Account is closed and paid in full.

**Cash Advance Fee (Finance Charge):**

\$2.00 or 1.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$20.00. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

**Card Replacement Fee:**

\$5.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

**PIN Replacement Fee:**

\$5.00. If Your Account is subject to a PIN Replacement Fee, a fee will be charged to Your Account whenever You request a new PIN number for Your Account.

**Rush Fee (Domestic):**

\$25.00. If Your Account is subject to a Rush Fee (Domestic), except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

**Rush Fee (International):**

\$50.00. If Your Account is subject to a Rush Fee (International), except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

**Periodic Rates:**

The Purchase APR is 12.00% which is a monthly periodic rate of 1.00% .

The Cash Advance APR is 12.00% which is a monthly periodic rate of 1.00% .

**Variable Rate:**

The ANNUAL PERCENTAGE RATE may increase in the future. 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 the first day of each calendar quarter (January, April, July and October), to which We add a margin. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. 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 8.75% above the Index.

Cash Advances will be charged at 8.75% above the Index.