VantageWest CREDIT UNION
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LOANLINER® VISA

VISA CLASSIC
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	**17.95%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**17.95%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**17.95%** This APR will vary with the market based on the Prime Rate.
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 cash advances and balance transfers 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	**$25.00**
Transaction Fees - Foreign Transaction Fee	**1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee	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

Annual Fee	$25.00 at the time of opening and annually on anniversary date thereafter or $2.08 per month.
Late Payment Fee	$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Emergency Card Replacement Fee	$11.00 plus $25.00 expedited delivery fee
Card Replacement Fee	$11.00
Loan Modification Fee	$25.00

Collection Costs. You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to, reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or post judgment proceedings.

Periodic Rates.

The Purchase APR is 17.95% which is a daily periodic rate of 0.0492%.
The Balance Transfer APR is 17.95% which is a daily periodic rate of 0.0492%.
The Cash Advance APR is 17.95% which is a daily periodic rate of 0.0492%.

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SEE BACK OF PAGE for more important information about your account.

Variable Rate.

The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the day following a change in the Index of each calendar month 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 17.95%. 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 14.70% above the Index.
Balance transfers will be charged at 14.70% above the Index.
Cash advances will be charged at 14.70% above the Index.