



Federal Credit Union

130 23rd Ave SW  
Rochester MN 55902  
507-535-1460  
800-535-2129  
www.mayocreditunion.org



**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	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.25%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>11.25%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>11.25%</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 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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Transaction Fees</b> > Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> > Late Payment Fee > Returned Payment Fee	<b>Up to \$25.00</b> <b>Up to \$25.00</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.

**OTHER DISCLOSURES**

Statement Copy Fee	<b>\$5.00</b>
Rush Fee	<b>\$30.00</b>
Card Replacement Fee	<b>\$10.00</b>

**Collection Costs.** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

**Periodic Rates.**

The Purchase APR is **11.25%** which is a monthly periodic rate of 0.9375%.  
The Cash Advance APR is **11.25%** which is a monthly periodic rate of 0.9375%.  
The Balance Transfer APR is **11.25%** which is a monthly periodic rate of 0.9375%.

**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. The index is determined when Prime Rate changes 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 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 8.00% above the Index.  
Cash advances will be charged at 8.00% above the Index.  
Balance transfers will be charged at 8.00% above the Index.