



P.O.Box 15115 ▼ Tucson, Arizona 85708



VISA GOLD

**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>7.99%</b> introductory APR until June 30, 2015.  After that, your APR will be <b>10.25%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>7.99%</b> introductory APR until June 30, 2015.  After that, your APR will be <b>10.25%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>7.99%</b> introductory APR until June 30, 2015.  After that, your APR will be <b>10.25%</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 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.
<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>
Fees	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$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**

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 per request

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

**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 10.25% which is a daily periodic rate of 0.0281%

The Balance Transfer APR is 10.25% which is a daily periodic rate of 0.0281%

The Cash Advance APR is 10.25% which is a daily periodic rate of 0.0281%

**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 7.00% above the Index.

Balance transfers will be charged at 7.00% above the Index.

Cash advances will be charged at 7.00% above the Index.