COMMUNITY FIRST Credit Union
Love Where You Bank
P.O. Box 2600
Jacksonville, FL 32232
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800.342.8416
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LOANLINER® VISA

**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.

| **Interest Rates and Interest Charges** | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **13.40%**<br>This APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **13.40%**<br>This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **13.40%**<br>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. |
| **Minimum Interest Charge** | If you are charged interest, the charge will be no less than $1.00. The minimum interest charge will be charged on any dollar amount. |
| **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** | |
| **Transaction Fees**<br>- Cash Advance Fee<br><br>- Foreign Transaction Fee | <br>**$10.00** or **2.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$50.00** )<br>**1.00%** of each multiple currency transaction in U.S. dollars<br>**0.80%** of each single currency transaction in U.S. dollars |
| **Penalty Fees**<br>- Late Payment Fee<br>- Returned Payment Fee | <br>Up to **$25.00**<br>Up to **$25.00** |

**How We Will Calculate Your Balance.** We use a method called "average daily balance (excluding 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 one (1) or more days late in making a payment. |
| Returned Payment Fee | $25.00 or the amount of the required minimum payment, whichever is less. |
| Statement Copy Fee | $3.00 |
| Document Copy Fee | $3.00 |
| Rush Fee | $35.00 |
| Card Replacement Fee | $10.00 |

**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.

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

**Periodic Rates.**

The Purchase APR is 13.40% which is a monthly periodic rate of 1.1166%.
The Balance Transfer APR is 13.40% which is a monthly periodic rate of 1.1166%.
The Cash Advance APR is 13.40% which is a monthly periodic rate of 1.1166%.

**Variable Rate.**

The ANNUAL PERCENTAGE RATE is subject to change on the first day of each calendar quarter to reflect any change in the Index and will be determined by the Prime Rate on the tenth day of the month preceding the calendar quarter 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 17.90%. 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 10.15% above the Index.
Balance transfers will be charged at 10.15% above the Index.
Cash advances will be charged at 10.15% above the Index.