



SEACOMM FEDERAL CREDIT UNION
 30 Stearns St., Massena NY 13662
 (315) 764-0566 or 1-800-764-0566
 www.seacomm.org



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	12.95%
APR for Balance Transfers	12.95%
APR for Cash Advances	12.95%
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	None
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 transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$15.00

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

Late Payment Fee	\$15.00	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	\$15.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00	
Rush Fee	\$40.00	
Emergency Card Replacement Fee	\$150.00	

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.

Periodic Rates.

The Purchase APR is **12.95%** which is a daily periodic rate of **.03548**
 The Balance Transfer APR is **12.95%** which is a daily periodic rate of **.03548**
 The Cash Advance APR is **12.95%** which is a daily periodic rate of **.03548**