PARTNERS! FEDERAL CREDIT UNION

LOANLINER VISA

VISA SECURED
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**13.90%**
APR for Balance Transfers	**13.90%**
APR for Cash Advances	**13.90%**
Penalty APR and When it Applies	**None**
How to Avoid Paying Interest on Purchases	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.
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	
Set-up and Maintenance Fees	
- Annual Fee	**None**
- Account Set-up Fee	**None**
- Program Fee	**None**
- Participation Fee	**None**
- Additional Card Fee	**None**
- Application Fee	**None**
Transaction Fees	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**None**
- Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
- Transaction Fee for Purchases	**None**
Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$23.00**

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Effective Date.
The information about the costs of the card described in this application is accurate as of July 1, 2013.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

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.
Returned Payment Fee	$23.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	$23.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	$3.00
Card Replacement Fee	$5.00
Pay-by-Phone Fee	$5.00

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