Merced School Employees
Federal Credit Union
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Merced, CA 95348
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LOANLINER® VISA

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	
Annual Percentage Rate (APR) for Purchases	**10.75%**
APR for Balance Transfers	**10.75%**
APR for Cash Advances	**10.75%**
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.
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	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**$2.00**
- Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to **$10.00**
- Over-the-Credit Limit Fee	Up to **$10.00**
- Returned Payment Fee	Up to **$22.00**

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	$10.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Over-the-Credit Limit Fee	$10.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	$22.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	$22.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	$0.50 per page
Document Copy Fee	$5.00
Rush Fee	$50.00
Card Replacement Fee	$25.00
Visa Check Stop Payment Fee	$15.00

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 10.75% which is a daily periodic rate of 0.0295%.
The Balance Transfer APR is 10.75% which is a daily periodic rate of 0.0295%.
The Cash Advance APR is 10.75% which is a daily periodic rate of 0.0295%.

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