**Belco Community Credit Union**

449 Eisenhower Boulevard, Suite 200
Harrisburg, PA 17111-2302

Harrisburg Area: (717) 232-3526
Lancaster Area: (717) 393-1116
Toll Free: (800) 642-4482

# TRUTH-IN-LENDING DISCLOSURE STATEMENT - ACCOUNT OPENING DISCLOSURES

| BORROWER 1 NAME | ACCOUNT NUMBER |
|---|---|
| BORROWER 2 NAME | DATE |

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.**

| **INTEREST RATES and INTEREST CHARGES:** | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers** | **1.75%** Introductory APR for **12** months.<br>After that, your Standard APR will be **10.49%***<br>This APR will vary with the market based on the Prime Rate plus a margin**. |
| **Paying Interest** | Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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 Federal Reserve Board** | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at **http://www.federalreserve.gov/creditcard** |

| **FEES:** | |
|---|---|
| **Fees to Open or Maintain your Account** | |
| - Annual Fee: | None |
| - Application Fee: | None |
| **Transaction Fees** | |
| - Balance Transfer: | None |
| - Cash Advance: | None |
| - Foreign Transaction: | **1%** of each transaction in U.S. dollars if the transaction involves a currency conversion<br>**1%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion |
| **Penalty Fees** | |
| - Late Payment: | Up to **$25.00** if your payment is late 30 days or more. |
| - Over-the-Credit Limit: | Up to **$25.00** if you exceed your credit limit |
| - Returned Payment: | Up to **$25.00** if your payment is returned for any reason |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

*After the expiration of your "discounted" rate the remaining unpaid portion of the original balance transfer request will be subject to your normal APR as outlined on your monthly statement based on the specific Belco Community Credit Union Credit Card Selected.

**SEE NEXT PAGE for more important information about this account**


COPYRIGHT 2009 Securian Financial Group, Inc. All rights reserved.

**OTHER IMPORTANT DISCLOSURES:**

**SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.** Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans may also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

****Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 7.24 %. The interest rate can change monthly on the first day of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will lengthen the time it takes to pay off your loan.

**Daily Periodic Rates:** Introductory Rate: 1.75 %; Purchases, Cash Advances, and Balance Transfers: 1.75%

**Other Fees:** In addition to the fees disclosed above, the following fees may be imposed:

| | |
|---|---|
| **Card Replacement Fee:** | **$5.00** |
| **Rush Card Fee:** | **$45.00** per card |
| **Sales Draft Copy Fee:** | **$6.00** each |
| **Statement Copy Fee:** | **$2.00** per page |