COMMUNITY FIRST Credit Union
Love Where You Bank
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Jacksonville, FL 32232
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www.CommunityFirstFL.org

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	**8.90%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**2.90%** Introductory APR for a period of 12 billing cycles. After that your APR will be **8.90%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**8.90%** 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	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**$10.00** or **2.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$50.00**)
- Foreign Transaction Fee	**1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Returned Payment Fee	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.

Promotional Period for Introductory APR. The Introductory APR for balance transfers will apply to transactions posted to your account from January 1, 2014 until March 31, 2014.

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

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

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 8.90% which is a monthly periodic rate of 0.7416%
The Introductory Balance Transfer APR is 2.90% which is a monthly periodic rate of 0.2417%.
The Balance Transfer APR is 8.90% which is a monthly periodic rate of 0.7416%
The Cash Advance APR is 8.90% which is a monthly periodic rate of 0.7416%

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 5.65% above the Index.
Balance transfers will be charged at 5.65% above the Index.
Cash advances will be charged at 5.65% above the Index.