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**VISA PLATINUM PREFERRED
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	0.00% Introductory APR for six (6) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 9.25% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.25% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for six (6) months from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 9.25% . This APR will vary with the market based on the Prime Rate.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 . The minimum interest charge will be charged on any dollar amount.
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We do not charge you 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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

Loss of Introductory APR. We may end your Introductory APR if you fail to pay the minimum required payment by the payment due date shown on your statement, make a payment that is returned, or make a late payment. With the loss of your Introductory APR, your APR will be a rate of **9.25%** .

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	\$20.00	or the amount of the required minimum payment, whichever is less, if you are three (3) 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	\$2.00	per page
Document Copy Fee	\$2.00	per page
Rush Fee	\$25.00	
Emergency Card Replacement Fee	\$15.00	
Card Replacement Fee	\$15.00	
Convenience Check Stop Payment Fee	\$25.00	per stopped payment
Quick Temporary Limit Increase Fee	\$5.00	

Periodic Rates.

The Purchase APR is **9.25%** which is a monthly periodic rate of 0.7708%.
The Introductory Purchase APR is **0.00%** which is a monthly periodic rate of 0.0000%.
The Cash Advance APR is **9.25%** which is a monthly periodic rate of 0.7708%.
The Balance Transfer APR is **9.25%** which is a monthly periodic rate of 0.7708%.
The Introductory Balance Transfer APR is **0.00%** which is a monthly periodic rate of 0.0000%.

Variable Rate.

The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on 1st day of each calendar month of each year 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 18.00%. 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 6.00% above the Index.
Cash advances will be charged at 6.00% above the Index.
Balance transfers will be charged at 6.00% above the Index.