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**CREDIT CARD
 ACCOUNT
 OPENING
 DISCLOSURE**



This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Introductory APR for a period of six billing cycles.</p> <p>After that, Your APR will be .</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Introductory APR for a period of six billing cycles.</p> <p>After that, Your APR will be .</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>This APR may be applied to Your Account if You:</p> <ul style="list-style-type: none"> - Make a late payment. <p>How Long Will the Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply until You make three consecutive minimum payments when due.</p>
Paying Interest	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Set-up and Maintenance Fees	
- Annual Fee	None
- Additional Card Fee	None
- Application Fee	\$35.00
Transaction Fees	
- Cash Advance Fee	\$25.00
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	Up to \$29.00
- Over-the-Credit Limit Fee	Up to \$29.00
- Returned Payment Fee	Up to \$29.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)." See Your Account Agreement for more details.

Loss of Introductory APR:

We may end Your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if You are five days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if You are 60 days late in making a payment.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Other Fees & Disclosures:Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if You are 5 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Application Fee:

\$35.00. If Your Account is subject to an Application Fee, a fee will be charged when You apply for a credit card Account.

Cash Advance Fee (Finance Charge):

\$25.00. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Over-the-Credit Limit Fee:

\$29.00 or the amount of the transaction exceeding Your approved credit limit, whichever is less. If You have elected the feature to allow Your Account to go over Your credit limit, We may charge You a fee as allowed by law. However, in no case will We impose an over-the-limit fee except in the next two billing cycles unless You have obtained an additional extension of credit in excess of such credit limit during each subsequent cycle or You have reduced the balance below the credit limit as of the end of each billing cycle.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Emergency Card Replacement Fee:

\$50.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Rush Fee:

\$50.00 second day. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Paper Statement Fee:

\$2.00 per document. If Your Account is subject to a Paper Statement Fee, the fee will be charged to Your Account each billing cycle You receive a paper statement.

Statement Copy Fee:

\$5.00 per document. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

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 Introductory Purchase APR is _____ which is a daily periodic rate of _____ .
The Purchase APR is _____ which is a daily periodic rate of _____ .
The Introductory Balance Transfer APR is _____ which is a daily periodic rate of _____ .
The Balance Transfer APR is _____ which is a daily periodic rate of _____ .
The Cash Advance APR is _____ which is a daily periodic rate of _____ .
The Penalty Rate APR is _____ which is a daily periodic rate of _____ .

Variable Rate:

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July and October), 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 result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. 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 _____ above the Index.
Balance Transfers will be charged at _____ above the Index.
Cash Advances will be charged at _____ above the Index.