

# LOANLINER.

## CREDIT CARD DISCLOSURES

<b>ANNUAL PERCENTAGE RATE (monthly periodic rate) for Purchases</b>	<u><b>CLASSIC</b></u> <b>11.95%</b> 0.996%  <u><b>CLASSIC Secured</b></u> <b>9.25%</b> 0.771%  <u><b>PLATINUM</b></u> <b>8.95%</b> 0.7458%
<b>Other APRs</b>	Penalty APR: a fixed rate of either 14% or 18% **
<b>Grace period for repayment of balances for purchases</b>	25 days
<b>Grace period for repayment of balances for cash advances (including balance transfers)</b>	None
<b>Method of computing the balance of purchases and cash advances</b>	Average daily balance including new purchases
<b>Annual Fees</b>	None
<b>Foreign Conversion Fee</b>	1%
<b>Transaction fee for cash advances:</b> None	
<b>Balance Transfer Fee:</b> None	
<b>Late payment fee:</b> \$25	
<b>Over-the-credit-limit fee:</b> \$20 every month over the limit	

\*\*If your VISA® account is in default/delinquent after 30 days, your Annual Percentage rate (APR) will increase to 14%. If you are in default/delinquent after 60 days, your APR will increase to 18%. To decrease your rate to the previous APR, you must keep your account current for 6 months. Example: If your rate increased to 18%, your account must be current, not in default/delinquent for 6 months at which time your APR will decrease to 14%. If your account remains current for an additional 6 months, your APR will decrease to your original rate. Members in good standing/not in default will continue to receive their current VISA® rate.

### Minimum Payment

**Classic** - \$20.00 or 3.00% of the unpaid balance, whichever is greater.  
**Platinum** - \$20.00 or 2.00% of the unpaid balance, whichever is greater.