

Share-Secured VISA Credit Card Account-Opening Disclosure

This Addendum is incorporated into and becomes part of your VISA Credit Card Agreement and Share-Secured Credit Card Agreement. Please keep this attached to your Share-Secured VISA Credit Card Agreements.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.95% When you open your account.
APR for Balance Transfers	12.95% When you open your account.
APR for Cash Advances	12.95% When you open your account.
Penalty APR and When it Applies	None
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.
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 www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	\$15.00
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	1% of each transaction in U.S. dollars
Penalty Fees	
Late Payment	\$20 after 5 days
Over the Credit Limit	N/A
Returned Payment	\$20

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

Your Monthly Payment. Your monthly payment is calculated on the last day of the billing cycle and is based on 2% of your outstanding balance at the time, rounded up to the nearest dollar and is due by the due date stated on your monthly statement.

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

OTHER DISCLOSURES

Minimum Share Deposit	Minimum credit line of \$200 with a minimum share deposit of 110% of credit limit
Late Payment Fee	\$20.00 if you are six (6) or more days late
Statement Copy Fee	\$2.00
Document Copy Fee	\$20.00
Phone Payment Convenience Fee	\$5.00

Periodic Rates.

The Purchase APR is **12.95%** which is a monthly periodic rate of **1.079166%**

The Cash Advance APR is **12.95%** which is a monthly periodic rate of **1.079166%**

The Balance Transfer APR is **12.95%** which is a monthly periodic rate of **1.079166%**

