Delta Community CREDIT UNION
1025 Virginia Avenue
Atlanta, GA 30354-1319

LOANLINER® VISA

YOUNG ADULT CREDIT CARD
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	**13.80%**
APR for Cash Advances	**13.80%**
APR for Balance Transfers	**13.80%**
Penalty APR and When it Applies	**18.80%** This APR may be applied to the entire balance on your account if you: - Make a late payment **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.
Paying Interest	Your due date is at least 25 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 - Cash Advance Fee - Foreign Transaction Fee	 **$3.00** **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 - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** 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.

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.

OTHER DISCLOSURES

Late Payment Fee	**$25.00** or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	**$25.00** or the amount of the required minimum payment, whichever is less. Returned payment fees are assessed for both returned checks and for returned auto transfer payments that are non-sufficient on due date.

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

Statement Copy Fee	**$3.00**	
Document Copy Fee	**$6.00**	
Rush Fee	**$15.00**	Weekday
Rush Fee	**$30.00**	Saturday
Stop Payment Fee	**$15.00**	
Convenience Checks Fee	**$3.00**	
Payment Holiday Fee	**$0.00**	

Collection Costs. You promise to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Collection Costs (Georgia Residents). You agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of the unpaid debt and all court costs.

Collection Costs (Ohio Residents). You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.

Periodic Rates.

The Purchase APR is **13.80%** which is a monthly periodic rate of 1.1500%.
The Cash Advance APR is **13.80%** which is a monthly periodic rate of 1.1500%.
The Balance Transfer APR is **13.80%** which is a monthly periodic rate of 1.1500%.
The Penalty Rate APR is **18.80%** which is a monthly periodic rate of 1.5667%.