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

LOANLINER® VISA

VISA CLASSIC SECURED 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	**13.75%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**13.75%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**13.75%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**18.75%** This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: - Make a late payment **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 http://www.consumerfinance.gov/learnmore.**
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 payments fees are assessed on both returned checks or for returned auto transfer payments that are non-sufficient on due date.
Statement Copy Fee	$3.00
Document Copy Fee	$6.00

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

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 agree 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 13.75% which is a monthly periodic rate of 1.1458%.
The Balance Transfer APR is 13.75% which is a monthly periodic rate of 1.1458%.
The Cash Advance APR is 13.75% which is a monthly periodic rate of 1.1458%.
The Penalty Rate APR is 18.75% which is a monthly periodic rate of 1.5625%.

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 the last business day of the calendar month preceding the billing cycle of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. 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 10.50% above the Index.
Balance transfers will be charged at 10.50% above the Index.
Cash advances will be charged at 10.50% above the Index.
Penalty rates will be charged at 15.50% above the Index.