CU Community Credit Union
818 North Benton
Springfield, MO 65802
Phone: (417) 865-3912

LOANLINER®
MasterCard

SHARE SECURED MASTERCARD
CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Disclosure 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	**15.0%**
APR for Balance Transfers	**15.0%**
APR for Cash Advances	**15.0%**
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. We will begin charging interest on balance transfers and cash advances 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	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**None**
- Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
- Transaction Fee for Purchases	**None**
Penalty Fees	
- Late Payment Fee	Up to **$25.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	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.

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	You will be charged a fee if you are 15 days or more late in making a payment. If your required minimum payment is $25.00 or less, you will be charged a fee of 5.00% of the minimum payment, not to exceed $25.00 . If your required minimum payment is more than $25.00 , you will charged a fee of $15.00 or 5.00% of the minimum payment, whichever is greater, not to exceed $25.00 .
Returned Payment Fee	$25.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	$6.00
Rush Fee	$30.00
Emergency Card Replacement Fee	$30.00

Missouri Fee Notice: Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

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 Purchase APR is 15.0% which is a monthly periodic rate of 1.25%.
The Balance Transfer APR is 15.0% which is a monthly periodic rate of 1.25%.
The Cash Advance APR is 15.0% which is a monthly periodic rate of 1.25%.

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