westerra CREDIT UNION
3700 E Alameda Avenue
Denver, CO 80209-3100
(303) 321-4209 • (800) 858-7212
Web site: www.westerracu.com
E-mail: e-mail@westerracu.com

LOANLINER® VISA

VISA PLATINUM
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	**9.90%**
APR for Balance Transfers	**5.90%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **9.90%.**
APR for Cash Advances	**9.90%**
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	 **$2.00** or **2.00%** of the amount of each cash advance, whichever is greater **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 - Returned Payment Fee	 Up to **$15.00** Up to **$25.00**

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

Promotional Period for Introductory APR. The Introductory APR for balance transfers will apply to transactions posted to your account during the first six (6) months following the opening of your account.

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	$15.00 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.
Rush Fee	$25.00
Card Replacement Fee	$15.00

Periodic Rates.

The Purchase APR is 9.90% which is a monthly periodic rate of 0.8250%.
The Introductory Balance Transfer APR is 5.90% which is a monthly periodic rate of 0.4916%.
The Balance Transfer APR is 9.90%. which is a monthly periodic rate of 0.8250%.
The Cash Advance APR is 9.90% which is a monthly periodic rate of 0.8250%.

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LOANLINER® VISA

VISA CLASSIC
CREDIT CARD ACCOUNT OPENING DISCLOSURE

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**13.90%**
APR for Balance Transfers	**7.90%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **13.90%.**
APR for Cash Advances	**13.90%**
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	 **$2.00** or **2.00%** of the amount of each cash advance, whichever is greater **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 - Returned Payment Fee	 Up to **$15.00** Up to **$25.00**

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

Promotional Period for Introductory APR. The Introductory APR for balance transfers will apply to transactions posted to your account during the first six (6) months following the opening of your account.

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OTHER DISCLOSURES

Late Payment Fee	$15.00 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.
Rush Fee	$25.00
Card Replacement Fee	$15.00

Periodic Rates.

The Purchase APR is 13.90% which is a monthly periodic rate of 1.1583%.
The Introductory Balance Transfer APR is 7.90% which is a monthly periodic rate of 0.6583%.
The Balance Transfer APR is 13.90%. which is a monthly periodic rate of 1.1583%.
The Cash Advance APR is 13.90% which is a monthly periodic rate of 1.1583%.

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