



P.O. Box 1289  
Bannockburn, IL 60015  
(800) 982-7850  
www.glcu.org

CREDIT CARD  
ACCOUNT  
OPENING  
DISCLOSURE



VISA REWARDS

Approved Credit Limit: \_\_\_\_\_

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>10.74%</b> This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>10.74%</b> This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>10.74%</b> This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge You any interest on purchases or balance transfers if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	<b>None</b>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee - Annual Fee	<b>None</b>
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater <b>2.00%</b> of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**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.

**Military Lending Act Disclosures:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the



SEE NEXT PAGE for more important information about Your Account.

credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 800-982-7850, option 6, to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are one or more days late in making a payment. The fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater. The fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater. The fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. The fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$5.00. Except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

Rush Fee:

\$60.00. Except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

**Periodic Rates:**

The Purchase APR is 10.74% which is a daily periodic rate of 0.0294%.

The Balance Transfer APR is 10.74% which is a daily periodic rate of 0.0294%.

The Cash Advance APR is 10.74% which is a daily periodic rate of 0.0294%.

**Variable Rate:**

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July and October), to which We add a margin. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. 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 6.74% above the Index.

Balance Transfers will be charged at 6.74% above the Index.

Cash Advances will be charged at 6.74% above the Index.