



Utilities
Employees
Credit Union

P.O. Box 14864 • Reading, PA 19612-4864



VISA POWER 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	1.99% Introductory APR for twelve (12) months from the date your new card account is opened. When the promotion period expires, the APR on existing balances will increase to the new APR. After this promotion period, your APR will be 8.99% to 17.99% based on an evaluation of your creditworthiness.
APR for Cash Advances	1.99% Introductory APR for twelve (12) months from the date your new card account is opened. When the promotion period expires, the APR on existing balances will increase to the new APR. After this promotion period, your APR will be 8.99% to 17.99% based on an evaluation of your creditworthiness.
APR for Balance Transfers	1.99% Introductory APR for twelve (12) months from the date your new card account is opened. When the promotion period expires, the APR on existing balances will increase to the new APR. After this promotion period, your APR will be 8.99% .
Penalty APR and When it Applies	None
Minimum Interest Charge	None
Paying Interest	Your due date is 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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee • Annual Fee	None
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases	None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None
Penalty Fees • Late Payment Fee • Returned Payment Fee • Returned Convenience Check Fee	\$20.00 \$25.00 \$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	\$20.00 or the amount of the required minimum payment, whichever is less, if you are two (2) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$12.00
Rush Fee	\$30.00
Card Replacement Fee	\$5.00
Returned Visa Convenience Check Fee	\$25.00

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.

Periodic Rates.

The Purchase APR is **8.99% to 17.99%**, which is a monthly periodic rate of 0.7492% to 1.4992%.

The Introductory Purchase APR is **1.99%**, which is a monthly periodic rate of 0.1658%.

The Cash Advance APR is **8.99% to 17.99%**, which is a monthly periodic rate of 0.7492% to 1.4992%.

The Introductory Cash Advance APR is **1.99%**, which is a monthly periodic rate of 0.1658%.

The Balance Transfer APR is **8.99% to 17.99%**, which is a monthly periodic rate of 0.7492% to 1.4992%.

The Introductory Balance Transfer APR is **1.99%**, which is a monthly periodic rate of 0.1658%.