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**CREDIT CARD
 ACCOUNT
 OPENING
 DISCLOSURE**



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 | This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | This APR will vary with the market based on the Prime Rate. |
| Penalty APR and When it Applies | <p>This APR may be applied to Your Account if You:</p> <ul style="list-style-type: none"> - Make a late payment. <p>How Long Will the Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply until You make six consecutive minimum payments when due.</p> |
| 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 | |
| Annual Fee - Annual Fee | None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | <p>\$15.00 or 3.00% of the amount of each balance transfer, whichever is greater</p> <p>\$15.00 or 3.00% of the amount of each cash advance, whichever is greater</p> <p>None</p> |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | <p>Up to \$29.00</p> <p>Up to \$25.00</p> <p>Up to \$29.00</p> |

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.

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 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 800-633-8905 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if You are 5 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, 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):

\$15.00 or 3.00% of the amount of each balance transfer, whichever is greater. If Your Account is subject to a Balance Transfer Fee (finance charge), 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):

\$15.00 or 3.00% of the amount of each cash advance, whichever is greater. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding Your approved credit limit, whichever is less. If You have elected the feature to allow Your Account to go over Your credit limit, We may charge You a fee as allowed by law. However, in no case will We impose an over-the-limit fee except in the next two billing cycles unless You have obtained an additional extension of credit in excess of such credit limit during each subsequent cycle or You have reduced the balance below the credit limit as of the end of each billing cycle.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

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 | which is a daily periodic rate of | . |
| The Balance Transfer APR is | which is a daily periodic rate of | . |
| The Cash Advance APR is | which is a daily periodic rate of | . |
| The Penalty Rate APR is | which is a daily periodic rate of | . |

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 monthly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar month, to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 25.00%. 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.



SEE NEXT PAGE for more important information about Your Account.

Margin:

Purchases will be charged at above the Index.
Balance Transfers will be charged at above the Index.
Cash Advances will be charged at above the Index.