COOPERATIVA LATINO CREDIT UNION
Latino Community Credit Union
PO BOX 14049
Durham, NC 27709

CREDIT CARD ACCOUNT OPENING DISCLOSURE

VISA

VISA

Approved Credit Limit: _____

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**16.75%** This APR will vary with the market based on the T-Bill.
APR for Balance Transfers	**16.75%** This APR will vary with the market based on the T-Bill.
APR for Cash Advances	**16.75%** This APR will vary with the market based on the T-Bill.
Paying Interest	Your due date is at least 23 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.
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 - International Transaction Fee	 **$0.75** for each ATM transaction **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$10.00** Up to **$5.00**

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.

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 1-855-491-7328 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

SEE NEXT PAGE for more important information about Your Account.

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Other Fees & Disclosures:

Late Payment Fee:

$10.00 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.

Cash Advance Fee (Finance Charge):

$0.75. 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.

Returned Payment Fee:

$5.00 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.

Returned Convenience Check Fee:

$5.00 or the amount of the returned convenience check, whichever is less. If Your Account is subject to a Returned Convenience Check Fee, the fee will be charged to Your Account when a convenience check is returned for any reason.

Document Copy Fee:

$2.00 per document. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Rush Fee:

$15.00 overnight. If Your Account is subject to a Rush Fee, 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.

Statement Copy Fee:

$2.00 per document. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

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 16.75% which is a monthly periodic rate of 1.3958% .
The Balance Transfer APR is 16.75% which is a monthly periodic rate of 1.3958% .
The Cash Advance APR is 16.75% which is a monthly periodic rate of 1.3958% .

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 T-Bill on the 15th day of the second month of the previous quarter (January, April, July, October), to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. 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.

Margin:

Purchases will be charged at 12.500% above the Index.
Balance Transfers will be charged at 12.500% above the Index.
Cash Advances will be charged at 12.500% above the Index.

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