



STATE POLICE CREDIT UNION, INC.
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**VISA CLASSIC
 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	9.99%
APR for Balance Transfers	4.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.99% .
APR for Cash Advances	9.99%
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	\$10.00 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$10.00
Other Fees - Chargecard Insurance	INSURANCE DISCONTINUED NOVEMBER 30, 2014

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

Loss of Introductory APR. We may end your Introductory APR for balance transfers and apply the prevailing non-introductory 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.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Returned Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less.
Rush Fee	\$20.00
Emergency Card Replacement Fee	\$150.00

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of any judgment and all court costs.

Periodic Rates.

The Purchase APR is 9.99% which is a daily periodic rate of 0.0274%.
 The Introductory Balance Transfer APR is 4.99% which is a daily periodic rate of 0.0137%.
 The Balance Transfer APR is 9.99% which is a daily periodic rate of 0.0274%.
 The Cash Advance APR is 9.99% which is a daily periodic rate of 0.0274%.