



PO Box 120128
Newport News, VA 23612

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



LANGLEY ESSENTIAL VISA

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	18.00% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	18.00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00% This APR will vary with the market based on the Prime Rate. This APR may be applied to Your Account if You: - Make a late payment. How Long Will the Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply until You make three consecutive minimum payments when due.
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	\$25.00
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer 3.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$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.

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



SEE NEXT PAGE for more important information about Your Account.

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) 826-7490, ext. 6660 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 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.

Annual Fee:

\$25.00. If Your Account is subject to an Annual Fee, the fee will be charged to Your Account upon the issuance of Your Card. Each year following, the Annual Fee will be charged to Your Account during the same month that You Were first charged the fee. The fee will be charged each year until Your Account is closed and paid in full.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer. 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):

3.00% of each cash advance. 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.

Returned Payment Fee:

\$25.00 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.

Rush Fee:

\$25.00. 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.

Stop Payment Fee:

\$30.00. If Your Account is subject to a Stop Payment Fee, except as limited by applicable law, a fee may be charged to Your Account each time you request a payment to be stopped.

Statement Copy Fee:

\$3.00. 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 statement that You request.

Document Copy Fee:

\$10.00. 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 that You request (except when the request is made in connection with a billing error made by the Credit Union).

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 18.00% which is a monthly periodic rate of 1.5000% .

The Balance Transfer APR is 18.00% which is a monthly periodic rate of 1.5000% .

The Cash Advance APR is 18.00% which is a monthly periodic rate of 1.5000% .

The Penalty Rate APR is 18.00% which is a monthly periodic rate of 1.5000% .

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 the cycle after the Index has changed, 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 14.25% above the Index.

Balance Transfers will be charged at 14.25% above the Index.

Cash Advances will be charged at 14.25% above the Index.

Penalty Rates will be charged at 16.75% above the Index.