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VISA PLATINUM
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	7.50% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	7.50% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.50% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
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	\$15.00 annually
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$5.00 or 1.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$30.00

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	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	\$12.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Card Replacement Fee	\$10.00
Pay-by-Phone Fee	\$10.00
Document Copy Fee	\$1.00 per page
Rush Fee	\$12.00 - 18.00 depends on location

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 the unpaid debt and all court costs.

Periodic Rates.

The Purchase APR is 7.50% which is a monthly periodic rate of 0.6250%.

The Balance Transfer APR is 7.50% which is a monthly periodic rate of 0.6250%.

The Cash Advance APR is 7.50% which is a monthly periodic rate of 0.6250%.

Variable Rate.

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 Prime Rate on the first day of each quarter (January, April, July, October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 10.90%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. 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 4.25% above the Index.

Balance transfers will be charged at 4.25% above the Index.

Cash advances will be charged at 4.25% above the Index.