



**FIRST LEGACY**  
COMMUNITY CREDIT UNION  
*A legacy of service*

431 Beatties Ford Road • Charlotte, NC 28214  
704-375-5781 • 888-335-8986  
Fax: 704-343-4508 • www.firstlegacyccu.org



**VISA SECURED  
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.

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>16.90%</b>
APR for Balance Transfers	<b>999.00%</b>
APR for Cash Advances	<b>16.90%</b>
Paying Interest	We will begin charging interest on purchases, 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
Set-up and Maintenance Fees - Annual Fee - Application Fee	<b>\$25.00</b> annually <b>\$15.00</b> (one-time fee)
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	<b>None</b> <b>None</b>
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$25.00</b>

**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                                \$15.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.  
Returned Payment Fee                        \$25.00 or the amount of the required minimum payment, whichever is less.

**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 16.90% which is a daily periodic rate of 0.0463%.  
The Balance Transfer APR is 999.00% which is a daily periodic rate of 2.7370%.  
The Cash Advance APR is 16.90% which is a daily periodic rate of 0.0463%.



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**VISA CLASSIC  
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

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Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>16.90%</b>
APR for Balance Transfers	999.00%
APR for Cash Advances	16.90%
Paying Interest	We will begin charging interest on purchases, 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
Set-up and Maintenance Fees - Annual Fee - Application Fee	\$25.00 annually \$15.00 (one-time fee)
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 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.

**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 \$15.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.  
Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

**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 16.90% which is a daily periodic rate of 0.0463%.  
The Balance Transfer APR is 999.00% which is a daily periodic rate of 2.7370%.  
The Cash Advance APR is 16.90% which is a daily periodic rate of 0.0463%.



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**VISA GOLD  
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.

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>13.50%</b>
APR for Balance Transfers	999.00%
APR for Cash Advances	13.50%
Paying Interest	We will begin charging interest on purchases, 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
Set-up and Maintenance Fees - Annual Fee - Application Fee	\$25.00 annually \$15.00 (one-time fee)
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 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.

**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 \$15.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.  
Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

**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 13.50% which is a daily periodic rate of 0.0370%.  
The Balance Transfer APR is 999.00% which is a daily periodic rate of 2.7370%.  
The Cash Advance APR is 13.50% which is a daily periodic rate of 0.0370%.