



35100 Van Dyke Ave • Sterling Heights, MI 48312

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



VISA SIGNATURE

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	10.90%
APR for Balance Transfers	10.90%
APR for Cash Advances	10.90%
Penalty APR and When it Applies	<p>16.90%</p> <p>This APR may be applied to Your Account if You: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply until You make six consecutive minimum payments when due.</p>
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.
Minimum Interest Charge	None
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	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 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.

Cash Back Rewards:

Your Account must be open and in good standing (i.e. not cancelled, terminated by either party or otherwise not available for your use as a payment method) at the time your order is received for processing. Christian Financial Credit Union

SEE NEXT PAGE for more important information about Your Account.

reserves the right to suspend your participation in the Program until Your Account is in good standing. Cash Back rewards expire at the end of the 5th calendar year from which the cardholder earned the reward. This Program may be modified, suspended or cancelled at any time without restriction or penalty. Cash Back credit may be forfeited due to violations of these Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.

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).

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 1 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.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding Your approved credit limit, whichever is less. If You have elected the feature to allow Your Account to go over Your credit limit, We may charge You a fee as allowed by law. However, in no case will We impose an over-the-limit fee except in the next two billing cycles unless You have obtained an additional extension of credit in excess of such credit limit during each subsequent cycle or You have reduced the balance below the credit limit as of the end of each billing cycle.

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.

Card Replacement Fee:

\$5.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Rush Fee:

\$35.00. 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.

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 10.90% which is a monthly periodic rate of 0.90833%.

The Balance Transfer APR is 10.90% which is a monthly periodic rate of 0.90833%.

The Cash Advance APR is 10.90% which is a monthly periodic rate of 0.90833%.

The Penalty Rate APR is 16.90% which is a monthly periodic rate of 1.40833%.