



7505 NE Ambassador Place Suite A
Portland OR, 97220
Phone 971.266.4900

CREDIT CARD ACCOUNT OPENING DISCLOSURE



Approved Credit Limit: _____

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	11.95%
APR for Balance Transfers	11.95% APR until balance is paid off.
APR for Cash Advances	11.95%
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	If You are charged interest, the charge will be no less than \$2.00 .
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	\$10.00
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$28.00 Up to \$23.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Introductory APR for Balance Transfers:

Any existing balances on KaiPerm Northwest Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.



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 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 888-705-0109 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:Late Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less, if You are 10 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:

\$10.00. 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.

Returned Payment Fee:

\$23.00 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:

\$10.00. 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.

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

Statement Copy Fee:

\$10.00. 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 sales draft or statement that You request.

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 11.95% which is a monthly periodic rate of 0.995833.

The Balance Transfer APR is 11.95% which is a monthly periodic rate of 0.995833. The

Cash Advance APR is 11.95% which is a monthly periodic rate of 0.99583.