



100 Metro Blvd, 4th Floor
Nutley, NJ 07110
800.457.8058

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



PROPONENT 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	14.50% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.50% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.50% This APR will vary with the market based on the Prime Rate.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
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.

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 (866) 201-8553 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 7 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

SEE NEXT PAGE for more important information about Your Account.

make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

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.

Emergency Card Replacement Fee:

\$35.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Account Research Fee:

\$20.00 per hour. If Your Account is subject to an Account Research 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 calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

Collection Costs:

For New Jersey Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees not exceeding 20.00% of the principal and interest due and all court costs.

For All Other Borrowers: 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 14.50% which is a daily periodic rate of 0.0397%.

The Balance Transfer APR is 14.50% which is a daily periodic rate of 0.0397%.

The Cash Advance APR is 14.50% which is a daily periodic rate of 0.0397%.

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 last business day of the preceding month, to which We add a margin. 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 7.50% above the Index.

Balance Transfers will be charged at 7.50% above the Index.

Cash Advances will be charged at 7.50% above the Index.



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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.75% This APR will vary with the market based on the Prime Rate.
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.
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Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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\$35.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Account Research Fee:

\$20.00 per hour. If Your Account is subject to an Account Research 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 calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

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For All Other Borrowers: 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 14.75% which is a daily periodic rate of 0.0404%.

The Balance Transfer APR is 14.75% which is a daily periodic rate of 0.0404%.

The Cash Advance APR is 14.75% which is a daily periodic rate of 0.0404%.

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 last business day of the preceding month, to which We add a margin. 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 7.50% above the Index.

Balance Transfers will be charged at 7.50% above the Index.

Cash Advances will be charged at 7.50% above the Index.



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Annual Percentage Rate (APR) for Purchases	15.00% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	15.00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.00% This APR will vary with the market based on the Prime Rate.
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Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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For All Other Borrowers: 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 15.00% which is a daily periodic rate of 0.0411%.

The Balance Transfer APR is 15.00% which is a daily periodic rate of 0.0411%.

The Cash Advance APR is 15.00% which is a daily periodic rate of 0.0411%.

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 last business day of the preceding month, to which We add a margin. 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 7.50% above the Index.

Balance Transfers will be charged at 7.50% above the Index.

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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.
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For All Other Borrowers: 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 daily periodic rate of 0.0493%.

The Balance Transfer APR is 18.00% which is a daily periodic rate of 0.0493%.

The Cash Advance APR is 18.00% which is a daily periodic rate of 0.0493%.

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 last business day of the preceding month, to which We add a margin. 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 11.50% above the Index.

Balance Transfers will be charged at 11.50% above the Index.

Cash Advances will be charged at 11.50% above the Index.