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Independence, MO 64055
(816) 325-6900
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**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	 This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	 This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	 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 or balance transfers if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If You are charged interest, the charge will be no less than \$1.00 .
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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater 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.

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).



SEE NEXT PAGE for more important information about Your Account.

Please call us at (800) 580-9303 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Missouri Fee Notice:

Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

Other Fees & Disclosures:

The following fees do not apply to borrowers in the State of Missouri: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, Unreturned Card Fee, and Pay-by-Phone Fee.

Late Payment Fee:

You will be charged a fee of \$15.00 or 5.00% of the required minimum payment, whichever is greater, not to exceed \$25.00, if Your required minimum payment is more than \$25.00 and You are 15 days or more 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.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

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.

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 [REDACTED] which is a daily periodic rate of [REDACTED].
The Balance Transfer APR is [REDACTED] which is a daily periodic rate of [REDACTED].
The Cash Advance APR is [REDACTED] which is a daily periodic rate of [REDACTED].

Variable Rate:

The ANNUAL PERCENTAGE RATE is subject to change monthly on the first day of the billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of The Wall Street Journal on the 15th of the month, to which we add a margin. 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 [REDACTED] above the Index.
Balance Transfers will be charged at [REDACTED] above the Index.
Cash Advances will be charged at [REDACTED] above the Index.