



Dover Federal
CREDIT UNION

LOANLINER

VISA

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.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Cash Advances	
APR for Balance Transfers	
Penalty APR and When it Applies	
Minimum Interest Charge	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee • Inactivity Fee • Application Fee 	
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee 	<ul style="list-style-type: none"> of the amount of each balance transfer of the amount of each cash advance of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
<ul style="list-style-type: none"> • Transaction Fee for Purchases 	
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	

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 if you are ten (10) or more days late
 Statement Copy Fee
 Document Copy Fee
 Rush Fee
 Card Replacement Fee

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 _____ which is a monthly periodic rate of _____
 The Cash Advance APR is _____ which is a monthly periodic rate of _____
 The Balance Transfer APR is _____ which is a monthly periodic rate of _____