



LGE Community Credit Union
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**Truth-in-Lending Disclosure Statement
 Line of Credit**

This Truth-In-Lending Disclosure Statement provides important information regarding the rates and terms of your Line of Credit. This Statement is incorporated into and becomes a part of your Credit Agreement. Please keep this attached to your Agreement. The following applies to your Line of Credit:

INTEREST RATES and INTEREST CHARGES	
Annual Percentage Rate	10.76% This APR will vary with the market based on the preceding 4 week average of the 26 Week Treasury Bill*.
Paying Interest	We will begin charging interest on the transaction date.
Minimum Interest Charge	None

Fees to Open or Maintain your Line	
• Annual Fee	None
• Loan Application Fee	None
• Loan Fee:	None
Transaction Fees	
• Loan Fee	None
• Overdraft Transfer Fee	None
Penalty Fees	
• Late Payment	The lesser of \$25.00 or 20% of the interest due for any payment received by the Credit Union more than ten (10) days after the due date, but only once on any past due payment.
• Over-the-Credit Limit	None
• Returned Payment:	None

How We Will Calculate Your Balance: We use a method called the "Daily Balance" method. See your Credit Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Agreement.

OTHER IMPORTANT DISCLOSURES:

Rates are subject to change upon written notice and according to applicable law.

Daily Periodic Rates: The corresponding daily periodic rate is: **0.0295%**.

***Variable Rate Disclosures:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 4 Week average of the 26 Week Treasury Bill increases or decreases. The Annual Percentage Rate will be equal to the preceding 4 Week average of the 26 Week Treasury Bill plus a margin of **8.00%**. An increase will take effect on the first day of each month. The Annual Percentage Rate will never be more than 18% or lower than 8%. Any increase will lengthen the time it takes to pay off your loan.

Minimum Payment Requirement: 2.5% of the outstanding balance at the end of the billing cycle or ten dollars (\$10.00), whichever is greater.