



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 Personal Line of Credit:

<b>INTEREST RATES and INTEREST CHARGES</b>	
<b>Annual Percentage Rate</b>	<b>9.9%</b> This APR will vary with the market based on the preceding 4 week average of the 26 Week Treasury Bill*.
<b>Paying Interest</b>	We will begin charging interest on the transaction date.
<b>Minimum Interest Charge</b>	None

<b>Fees to Open or Maintain your Line</b>	
• Annual Fee	None
• Loan Application Fee	None
• Loan Fee:	None
<b>Transaction Fees</b>	
• Loan Fee	None
• Overdraft Transfer Fee	<b>\$5.00</b> per overdraft transfer
<b>Penalty Fees</b>	
• Late Payment	The lesser of <b>\$25.00</b> or <b>20%</b> 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: **0.0275%**.

**\*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.