



LGE Community Credit Union

P.O. Box 1188
 Marietta, GA 30061-9974
 770-424-0060
 www.lgeccu.org

VISA PERKS

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of _____. You can contact us toll free at 800-541-8921 or LGE Community Credit Union, Attn: Support Services Department, P.O. Box 1188, Marietta, GA 30061-9974 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	_____ % This APR will vary with the market based on the preceding 4 Week average of the 26 Week Treasury Bill.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	None
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:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction*:	None \$3.00 or 3% whichever is greater, not to exceed \$30.00 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion *An international/foreign transaction is any transaction that you complete <u>or a merchant completes on your card</u> outside of the United States.
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25 the first time your payment is late 10 days after the statement cycle date. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$35 for each late payment. None \$30.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Copy of Monthly Statement:	\$5.00
Copy of Standard Transaction Slip:	\$12.00
Copy of Travel and Entertainment Slip:	\$25.00

Minimum Payment Requirement: 2% of the outstanding balance at the end of the billing cycle or \$10.00, whichever is greater.