



**LGE Community Credit Union**  
 430 Commerce Park Drive • P.O. Box 1188  
 Marietta, GA 30061  
 770-424-0060  
 Fax: 770-421-2694  
 www.lgeccu.org

VISA PLATINUM

**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 01/27/16. 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 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>	
<b>Annual Percentage Rate (APR) for Purchases and Cash Advances</b>	<u>12.520%</u> This APR will vary with the market based on the preceding 4 Week average of the 26 Week Treasury Bill.
<b>APR for Balance Transfers</b>	<u>3.990%</u> Introductory APR** until <u>12/26/16</u> . After that, your Standard APR will be <u>12.520%</u> . This APR will vary with the market based on the preceding 4 Week average of the 26 Week Treasury Bill. <b>**Use by date:</b> Your balance transfer or convenience check must be added to your account by <u>01/31/16</u> for the Introductory APR to apply to the transaction. If your balance transfer posts after that date, we may honor the transaction but you will not receive the Introductory APR. Instead, the standard APR for your account will apply.
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> - Annual Fee: - Application Fee:	None None
<b>Transaction Fees</b> - Balance Transfer: - Cash Advance: - Foreign Transaction:	None None <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to <b>\$20.00</b> if your payment is late 10 days after the statement cycle date None <b>\$30.00</b>

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

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

**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.