

SEAPORT FEDERAL CREDIT UNION
 5080 McLester St.
 Elizabeth, NJ 07201
 (908) 558-6166
 (800) 526-6991
 Fax: (908) 558-6482
 www.seaportfcu.org



VISA CLASSIC
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	12.00%
APR for Cash Advances	12.00%
APR for Balance Transfers	12.00%
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We do not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances 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 - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None \$10.00 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

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	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	None
Document Copy Fee	None
Rush Fee	None
Emergency Card Replacement Fee	None
PIN Replacement Fee	None
Card Replacement Fee	None
Unreturned Card Fee	None
Card Recovery Fee	None

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney's fees not exceeding 20.00% of the principal and interest due and all court costs.

Periodic Rates.

The Purchase APR is **12.00%** which is a daily periodic rate of 0.0329%.
 The Cash Advance APR is **12.00%** which is a daily periodic rate of 0.0329%.
 The Balance Transfer APR is **12.00%** which is a daily periodic rate of 0.0329%.