DIAMOND VALLEY
FEDERAL CREDIT UNION
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LOANLINER® VISA

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	**13.80%**
APR for Cash Advances	**13.80%**
APR for Balance Transfers	**13.80%**
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers 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	
Transaction Fees - Foreign Transaction Fee	 **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$30.00** Up to **$20.00**

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 ten (10) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged **$30.00** or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	**$20.00** or the amount of the required minimum payment, whichever is less.
Rush Fee	**$30.00**
Card Replacement Fee	**$5.00**
Letter Check Stop Payment Fee	**$6.00**
Returned Letter Check Fee	**$20.00**

Periodic Rates.

The Purchase APR is **13.80%** which is a monthly periodic rate of 1.1500%.
The Cash Advance APR is **13.80%** which is a monthly periodic rate of 1.1500%.
The Balance Transfer APR is **13.80%** which is a monthly periodic rate of 1.1500%.

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