



PO Box 817
 Houghton Lake, MI 48629
 989-910-5135
 800-732-6005
 Fax: 989-910-5128
 www.ncacu.org



**VISA GOLD
 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	10.90%
APR for Balance Transfers	10.90%
APR for Cash Advances	10.90%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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 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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 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	\$20.00 or the amount of the required minimum payment, whichever is less, if you are one (1) 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	\$5.00 per month
Card Replacement Fee	\$5.00

Collection Costs. You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.

Periodic Rates.

The Purchase APR is 10.90% which is a daily periodic rate of 0.0299%.
 The Balance Transfer APR is 10.90% which is a daily periodic rate of 0.0299%.
 The Cash Advance APR is 10.90% which is a daily periodic rate of 0.0299%.