

STAR TECH FEDERAL CREDIT UNION
 5310 DTC Parkway
 Suite H
 Greenwood Village, CO 80111
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**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	11.99%
APR for Cash Advances	11.99%
APR for Balance Transfers	11.99%
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	
Annual Fee • Annual Fee	None
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee	\$30.00 \$30.00 (if applicable) \$30.00

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

Statement Copy Fee	None
Rush Fee	\$30.00
Emergency Card Replacement Fee	\$150.00
PIN Replacement Fee	\$5.00
Card Replacement Fee	\$5.00

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees paid to an individual who is not an employee of the Credit Union. The attorney's fees you pay will not exceed 15.00% of the unpaid debt after default.

Periodic Rates.

The Purchase APR is **11.99%** which is a monthly periodic rate of 0.9992%.
 The Cash Advance APR is **11.99%** which is a monthly periodic rate of 0.9992%.
 The Balance Transfer APR is **11.99%** which is a monthly periodic rate of 0.9992%.

