NORTHWEST HILLS CREDIT UNION
339 North Elm Street
Torrington, Connecticut 06790
Telephone: 860-496-7326 FAX: 860-489-4486

CREDIT CARD ACCOUNT OPENING DISCLOSURE

VISA

VISA PLATINUM

Approved Credit Limit: _____

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**9.99%**
APR for Balance Transfers	**9.99%**
APR for Cash Advances	**9.99%**
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 - Foreign Transaction Fee	 **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$15.00** Up to **$15.00** Up to **$15.00**

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.

Military Lending Act Disclosures:
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1-800-520-1696 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:
Late Payment Fee:
$15.00 or the amount of the required minimum payment, whichever is less, if You are 1 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

LOANLINER

SEE NEXT PAGE for more important information about Your Account.

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Over-the-Credit Limit Fee:
$15.00 or the amount of the transaction exceeding Your approved credit limit, whichever is less. If You have elected the feature to allow Your Account to go over Your credit limit, We may charge You a fee as allowed by law. However, in no case will We impose an over-the-limit fee except in the next two billing cycles unless You have obtained an additional extension of credit in excess of such credit limit during each subsequent cycle or You have reduced the balance below the credit limit as of the end of each billing cycle.

Returned Payment Fee:
$15.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:
$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Collection Costs:
For Connecticut Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of any judgment and all court costs.
For All Other Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Purchase APR is 9.99% which is a monthly periodic rate of 0.8325% .
The Balance Transfer APR is 9.99% which is a monthly periodic rate of 0.8325% .
The Cash Advance APR is 9.99% which is a monthly periodic rate of 0.8325% .

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