LMFCU | Louisville Medical Federal Credit Union
we're here - for those in healthcare
234 East Gray Street, Suite 130
Louisville, KY 40202-1907
502.629.3716

LOANLINER VISA

VISA Classic
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **9.90%, 11.90%, or 13.90%** based on your creditworthiness.
APR for Balance Transfers	**0.00%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **9.90% , 11.90% , or 13.90%** based on your creditworthiness.
APR for Cash Advances	**0.00%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **9.90% , 11.90% , or 13.90%** based on your creditworthiness.
Penalty APR and When it Applies	**14.90%** This APR may be applied to your account if you: - Make a late payment **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	**NONE**
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee	 **NONE** **NONE**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **NONE** **NONE** **1%** 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 **$10.00**

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR. The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six (6) months following the opening of your account.

Loss of Introductory APR. We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

©CUNA Mutual Group 2009, 10, 12 All Rights Reserved

SEE BACK OF PAGE for more important information about your account.

Effective Date.
The information about the costs of the card described in this application is accurate as of July 1, 2014. .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	$20.00	or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	$10.00	or the amount of the required minimum payment, whichever is less.
PIN Replacement Fee	$2.00	
Card Replacement Fee	$5.00	