



Otero Federal Credit Union
P.O. Box 2800
Alamogordo, NM 88311-2800



**VISA PLATINUM
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Disclosure 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	2.99% Introductory APR for a period of six billing cycles. After that your APR will be 12.96% .
APR for Balance Transfers	2.99% Introductory APR for a period of six billing cycles. After that your APR will be 12.96% .
APR for Cash Advances	12.96%
Penalty APR and When it Applies	None
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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 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.

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 180 days following the opening of your account.

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 or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$150.00
PIN Replacement Fee	None
Card Replacement Fee	\$10.00
Unreturned Card Fee	None
Card Recovery Fee	None
Pay-by-Phone Fee	None

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.

Periodic Rates:

The Introductory Purchase APR is 2.99% which is a daily periodic rate of 0.0082% .

The Purchase APR is 12.96% which is a daily periodic rate of 0.0355% .

The Introductory Balance Transfer APR is 2.99% which is a daily periodic rate of 0.0082% .

The Balance Transfer APR is 12.96% which is a daily periodic rate of 0.0355% .

The Cash Advance APR is 12.96% which is a daily periodic rate of 0.0355% .