



189 Ballston Avenue  
Saratoga Springs, NY 12866  
518.583.2323  
SaratogaFederal.com

**CREDIT CARD  
ACCOUNT  
OPENING  
DISCLOSURE**



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

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	
<b>APR for Balance Transfers</b>	
<b>APR for Cash Advances</b>	
<b>Paying Interest</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Fee</b> - Annual Fee	<b>\$99.00</b>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>2.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$27.00</b>

**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).

**Other Fees & Disclosures:**

**Late Payment Fee:** \$27.00 or the amount of the required minimum payment, whichever is less, if You are 5 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.

**Annual Fee:** \$99.00. If Your Account is subject to an Annual Fee, the fee will be charged to Your Account upon the issuance of Your Card. Each year following, the Annual Fee will be charged to Your Account during the same month that You Were first charged the fee. The fee will be charged each year until Your Account is closed and paid in full.

**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 Purchase APR is \_\_\_\_\_ which is a daily periodic rate of \_\_\_\_\_ .  
 The Balance Transfer APR is \_\_\_\_\_ which is a daily periodic rate of \_\_\_\_\_ .  
 The Cash Advance APR is \_\_\_\_\_ which is a daily periodic rate of \_\_\_\_\_ .