



23 Division Street
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**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



VISA PLATINUM

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	11.99%
APR for Balance Transfers	6.99% Introductory APR until balance subject to Introductory APR is paid off. After that, Your APR will be 11.99% .
APR for Cash Advances	6.99% Introductory APR until balance subject to Introductory APR is paid off. After that, Your APR will be 11.99% .
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	2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$27.00 Up to \$27.00

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 balance transfers will apply to transactions posted to Your Account until December 31, 2022 . Any existing balances on Saratoga's Community Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

The Introductory APR for cash advances will apply to transactions posted to Your Account until December 31, 2022 .

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).



SEE NEXT PAGE for more important information about Your 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.

Returned Payment Fee:

\$27.00 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.

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 11.99% which is a daily periodic rate of 0.03284%.

The Introductory Balance Transfer APR is 6.99% which is a daily periodic rate of 0.0192% .

The Balance Transfer APR is 11.99% which is a daily periodic rate of 0.03284%.

The Introductory Cash Advance APR is 6.99% which is a daily periodic rate of 0.0192% .

The Cash Advance APR is 11.99% which is a daily periodic rate of 0.03284%.