



This addendum is incorporated into and becomes a part of your VISA Credit Card Agreement. Please keep this attached to your VISA Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for six months. After that, your Standard APR will be 9.99% .
APR for Balance Transfers	0.00% introductory APR for six months. After that, your Standard APR will be 9.99% .
APR for Cash Advances	0.00% introductory APR for six months. After that, your Standard APR will be 9.99% .
Penalty APR and When it Applies	14.99% This APR may be applied to your account if you: 1) Make a late payment; or 2) Make a late payment on another account that you have with us. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transactions	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	\$20 if the payment is received 10 or more days after the due date.
• Over-the-Credit Limit	None
• Returned Payment	\$10
• Card Replacement Fee	\$5

How We Will Calculate Your Balance: We will use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

For a copy of our VISA Credit Card Agreement, please call our office at 502-629-3716 or visit <http://www.LMedFCU.org> and click on the Fees/Disclosures Page.