Henrico
Federal Credit Union
www.henricofcu.org
9401 West Broad St
Henrico, VA 23294-5331

LOANLINER VISA

VISA CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**1.90%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **10.90%.**
APR for Balance Transfers	**1.90%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **10.90%.**
APR for Cash Advances	**1.90%** Introductory APR for a period of six (6) billing cycles. After that your APR will be **10.90%.**
Penalty APR and When it Applies	**None**
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	
Annual Fee - Annual Fee	**None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	**None** **None** **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to **$15.00** Up to **$5.00**

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

Effective Date.
The information about the costs of the card described in this application is accurate as of January 1, 2012.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	$15.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	$5.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	$10.00
Card Replacement Fee	$5.00

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