



1510 North State  
Orem, UT 84057

**CREDIT CARD  
ACCOUNT  
OPENING  
DISCLOSURE**



**VISA CASH BACK**

Approved Credit Limit: \_\_\_\_\_

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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>12.24%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, Your APR will be <b>12.24%</b>.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>12.24%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, Your APR will be <b>12.24%</b>.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>12.24%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, Your APR will be <b>12.24%</b>.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<b>None</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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>None</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Cash Advance Fee	<b>None</b>
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Over-the-Credit Limit Fee	<b>None</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)." 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).

Please call us at 1 (866) 355-9425 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 15 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:

\$25.00 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.

Card Replacement Fee:

\$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

PIN Replacement Fee:

None.

Rush Fee:

\$25.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy 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 12.24% which is a daily periodic rate of 0.039% .  
The Purchase APR is 12.24% which is a daily periodic rate of 0.039% .  
The Introductory Balance Transfer APR is 12.24% which is a daily periodic rate of 0.039% .  
The Balance Transfer APR is 12.24% which is a daily periodic rate of 0.039% .  
The Introductory Cash Advance APR is 12.24% which is a daily periodic rate of 0.039% .  
The Cash Advance APR is 12.24% which is a daily periodic rate of 0.039% .

**Variable Rate:**

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on first day of each calendar month of each year, to which We add a margin. The ANNUAL PERCENTAGE RATE will never

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SEE NEXT PAGE for more important information about Your Account.

be greater than 17.99%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

**Margin:**

Purchases will be charged at 8.74% above the Index.

Balance Transfers will be charged at 8.74% above the Index.

Cash Advances will be charged at 8.74% above the Index.

# SCORECARD® CASHBACK PROGRAM RULES

1. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and log in to view your CashBack earnings (“CashBack Credits”) ratio for every qualifying purchase dollar amount. A qualifying purchase (“Qualifying Transaction”) shall mean: (i) a transaction that is charged to an eligible card account covered by the Program (“Account”), and (ii) a transaction that appears on Your Statement during the Program period. CashBack Credits are deducted for returns. No CashBack Credits are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your Account. Contact Your Account’s financial institution (“Sponsor”) for full details on the Program period dates during which You are eligible to earn CashBack Credits.
2. CashBack Credits can be used to order only the awards (“Award(s)”) available in the current Program. If applicable, You may select Awards as long as You have a sufficient number of CashBack Credits available in Your Account as of the date of Your most recent earnings statement. CashBack requirements assigned to any Award are subject to change from time to time without notice, and Awards may be submitted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternative selection or Your CashBack Credits may be returned to Your Account.
3. Applicable third-party warranties, if any, will be included with Your Award. Warranty claims must be directed to the provider. SPONSOR, ANY THIRD-PARTY UTILIZED BY SPONSOR TO ADMINISTER THE PROGRAM (“program Administrator”) AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH YOUR SPONSOR IS A MEMBER IN CONNECTION WITH THE PROGRAM (“ASSOCIATION”) MAKE NO AWARD REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS PROVIDED THROUGH THIS PROGRAM.
4. CashBack Credits cannot be exchanged or used with any other offer, promotion or discount; or earned from or transferred to any other credit and/or debit card, account or rewards program unless otherwise specified.
5. Your ScoreCard earnings statement will normally include the number of CashBack Credits earned, subject to adjustment as provided for in these Rules. In the event You redeem unearned CashBack Credits, Your Account may be charged for the difference between the cost of the Award redeemed and the net value of the actual CashBack Credits available.
6. Your Account must be open and in good standing (i.e. not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your order is received for processing. Sponsor reserves the right to suspend Your participation in the Program until the Account is in good standing.
7. This Program may be modified, suspended, or canceled at any time without restriction or penalty. CashBack credit may be forfeited due to violations of the Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.
8. Despite the Program’s best efforts to ensure accuracy, printing, and website errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time even if it affects CashBack Credits already posted to Your Account.
9. You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to You redeeming Your CashBack Credits. You also agree to hold the Program Administrator and its affiliates, Sponsor and Association harmless if a Program vendor or a provider files for bankruptcy, or otherwise goes out of business after You have redeemed Your CashBack Credits for an Award from the vendor or provider but before You Receive or use the Award.
10. These Rules are subject to change at any time without notice. The most current version of these Rules is available on the Program website. Some Sponsors may choose to add additional local rules and opportunities. Please ask Your Sponsor to see if such local rules are applicable to Your participation in the Program.
11. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final. The use of Your Account following receipts of these Rules will indicate Your agreement to these Rules.