



DFDFCU Credit Card Holders:

We hope you are enjoying your new, enhanced DFDFCU credit cards!

As we've all heard – interest rates are going up! However, as a thank you to our members for your patience and understanding through our credit card conversion, the Board of Directors has approved to keep our credit card rates locked-in until the October 2022 billing cycle. This means that you can keep enjoying your low-rate cards all summer long!

Starting with the first day of the billing cycle in October 2022 you will see your rates start adjusting as interest rates change. Your DFDFCU credit card will adjust quarterly. Beginning with the first day of the billing cycles in the months of January, April, July, and October of each year you may see your interest rate on your credit card fluctuate as interest rates change.

DFDFCU is providing the attached disclosure to ensure our members have the most up to date information.

Thank you for your continued membership.
DFDFCU values each and every member-owner.

Thank you.



BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your LOANLINER® Business Credit Card Agreement. Please keep this attached to your LOANLINER® Business Credit Card Agreement.

CREDIT CARD NAME:

CREDIT LIMIT:

INTEREST RATE

Purchases: Variable Rate*	%
Balance Transfers: Variable Rate*	%
Cash Advances: Variable Rate*	%

VARIABLE RATE*

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	10th day of each quarterly calendar month (December, March, June, and September)
Effective Date of Index:	First day of the billing cycle quarterly (January, April, July, and October)
Current Index Value:	%

Margins (Amount of percentage points by which Index will be increased to determine the Interest Rate):

Purchases:	percentage points
Balance Transfers	percentage points
Cash Advances:	percentage points

The Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum. The Interest Rate may increase in the future. The Interest Rate is subject to change on the first day of the billing cycle quarterly (January, April, July, and October) to reflect any change in the Index and will be determined by the Prime Rate on the 10th day of each quarterly calendar month (December, March, June, and September), to which We add a margin. The Interest Rate will never be greater than % . Any increase in the Interest 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.

Fees

Set-Up and Maintenance Fees - Account Set-up	\$25.00
Transaction Fees - Foreign Transaction	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment	\$10.00 or the amount of the required minimum payment, whichever is less, if you are 20 or more days late in making a payment \$5.00 if your payment is returned for any reason
Other Fees - Card Replacement - Rush	First card free. \$15.00 issued for any reason for a second card; thereafter a replacement fee of \$30.00 per card requested. \$100.00

Method for Computing the Balance for Purchases: Average Daily Balance (Including New Purchases).

Balance Transfers: We may permit you to transfer the balance of an account that you owe to another creditor to your account with us. If we approve a balance transfer, finance charges will be calculated and will accrue according to the same method as purchases.

Minimum Payment: Your monthly payment will be 2.00% of your total new balance, or \$20.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

