



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.

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



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	This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	This APR will vary with the market based on the Prime Rate.
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	
Set-up and Maintenance Fees - Account Set-up Fee	\$25.00
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$5.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

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 (866) 880-7770 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

\$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. 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.

Account Set-up Fee:

\$25.00 one-time fee. If Your Account is subject to an Account Set-up Fee, a fee will be charged when You open an Account.

Returned Payment Fee:

\$5.00 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.

Rush Fee:

\$100.00. 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.

Card Replacement Fee/First Card:

\$0.00. If Your Account is subject to a Card Replacement Fee, the first replacement Card that is issued to You for any reason will be at no charge to you.

Card Replacement Fee/Second Card:

\$15.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for the second replacement Card that is issued to You for any reason.

Card Replacement Fee/Third Card and any Card thereafter:

\$30.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged upon each replacement Card after the second request, that is issued to You for any reason.

Collection Costs:

For Colorado Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees paid to an individual who is not an employee of the Credit Union. The attorney's fees You pay will not exceed 15.00% of the unpaid debt after default.

For All Other Borrowers: 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 _____ which is a monthly periodic rate of _____
The Balance Transfer APR is _____ which is a monthly periodic rate of _____
The Cash Advance APR is _____ which is a monthly periodic rate of _____

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 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 ANNUAL PERCENTAGE RATE will never be greater than 18.00%. 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 _____ above the Index.
Balance Transfers will be charged at _____ above the Index.
Cash Advances will be charged at _____ above the Index.