

CREDIT CARD ACCOUNT OPENING DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Visa Platinum Starter	7.90% to 16.50% 18.00% The rates above are based on your creditworthiness when you open your account and may vary. The type of card and credit limit you qualify for will also be determined by your creditworthiness.
APR for Balance Transfers Visa Platinum Starter	7.90% to 16.50% 18.00% The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
APR for Cash Advances Visa Platinum Starter	7.90% to 16.50% 18.00% The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
Minimum Interest Charge	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 interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	None \$5 or 2% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars.
Penalty Fees - Late Payment - Over-the-Credit Limit - Return Payment	\$25 None \$29

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

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

Effective Date: The information about the costs of the card described in this application is accurate as of [insert date]. This information may have changed after that date. To find out what may have changed, visit one of our branches, or contact us at 410-534-4500 or 1-800-JHFCU-70.

OTHER DISCLOSURES

Statement Copy Fee	\$5.00
Convenience Check Stop Payment Fee	\$29.00

Security Agreement

Collateral	Your obligations under this account will be secured by Your shares on deposit with the Credit Union, and may include other collateral in which You have granted the Credit Union a security interest.
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