



**Halliburton Employees'
Federal Credit Union**

703 S 9th St. • Duncan, OK 73533
(580) 255-3550 • (800) 368-2618
Fax: (580) 255-3662 • www.hefcu.org



**VISA PLATINUM
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	4.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	4.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	4.75% 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	
Transaction Fees - Foreign Transaction Fee	3.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$15.00

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.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$20.00
Card Replacement Fee	\$20.00 per card
Walk Through Process Fee	\$35.00

Collection Costs: You promise to pay all costs of collecting the amount you owe under this Agreement. These costs include reasonable attorney's fees not in excess of 15.00% of the unpaid debt after default and referral to an attorney, not a salaried employee of the Credit Union, unless you borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

Periodic Rates:

The Purchase APR is 4.75% which is a daily periodic rate of 0.0130%.
The Balance Transfer APR is 4.75% which is a daily periodic rate of 0.0130%.
The Cash Advance APR is 4.75% which is a daily periodic rate of 0.0130%.

Variable Rate:

The ANNUAL PERCENTAGE RATE is subject to change July 1st and January 1st to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of *The Wall Street Journal* on June 30th and December 31st, 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 take the form of additional payments shown as Total Minimum Payments on the statement. 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 1.00% above the Index.
Balance Transfers will be charged at 1.00% above the Index.
Cash Advances will be charged at 1.00% above the Index.



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**VISA CLASSIC
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.95%
APR for Balance Transfers	12.95%
APR for Cash Advances	12.95%
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	
Transaction Fees - Foreign Transaction Fee	3.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$15.00

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.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$20.00
Card Replacement Fee	\$20.00 per card
Walk Through Process Fee	\$35.00

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.

Collection Costs for Credit Unions Lending to Borrowers in Oklahoma. You promise to pay all costs of collecting the amount you owe under this Agreement. These costs include reasonable attorney's fees not in excess of 15.00% of the unpaid debt after default and referral to an attorney, not a salaried employee of the Credit Union, unless you borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

Periodic Rates.

The Purchase APR is 12.95% which is a daily periodic rate of 0.0355%.
The Balance Transfer APR is 12.95% which is a daily periodic rate of 0.0355%.
The Cash Advance APR is 12.95% which is a daily periodic rate of 0.0355%.