



2332 West Chicago Avenue
Chicago, IL 60622
(773) 328-7500, ext. 296
(888) 222-8571
www.selfreliance.com

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases | |
| APR for Balance Transfers | |
| APR for Cash Advances | |
| Penalty APR and When it Applies | <p>This APR may be applied to Your Account if You:</p> <ul style="list-style-type: none"> - Make a late payment. <p>How Long Will the Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply until You make six consecutive minimum payments when due.</p> |
| 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. |
| Minimum Interest Charge | If You are charged interest, the charge will be no less than \$0.50 . |
| 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 | |
| Annual Fee - Annual Fee | None |
| Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee | \$5.00 or 1.99% of the amount of each balance transfer, whichever is greater None |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$25.00 None Up to \$25.00 |

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

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if You are 60 days late in making a payment.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

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 (888) 212-4808 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

SEE NEXT PAGE for more important information about Your Account.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if You are 5 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.

Balance Transfer Fee (Finance Charge): \$5.00 or 1.99% of the amount of each balance transfer, whichever is greater. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

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 per card. 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.

Emergency Card Replacement Fee: \$150.00 per request. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Pay-by-Phone Fee: \$10.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make an expedited payment by telephone through our third-party service representative as disclosed on this Disclosure.

Rush Fee: \$35.00 per request. 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: \$5.00 per copy. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Account Research Fee: \$25.00 per hour, minimum of \$25.00. If Your Account is subject to an Account Research Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

Convenience Check Stop Payment Fee: \$25.00 per check. If Your Account is subject to a Convenience Check Stop Payment Fee, except as limited by applicable law, a fee may be charged to Your Account each time you request payment to be stopped on a convenience check or balance transfer check.

Collection Costs:

For Illinois Borrowers: You promise to pay, subject to applicable law, all costs of collecting what You owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and You agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or post-judgment proceedings.

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:

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|-----------------------------|-------------------------------------|---|
| 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 | . |
| The Penalty Rate APR is | which is a monthly periodic rate of | . |