

Dupont Community Credit Union
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Addendum

Addendum Date: September 20, 2010

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

		Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
APR for Purchases, Cash Advances, & Balance Transfers Visa Gold	12.00 %	Visa Gold		0.0329%
APR for Purchases, Cash Advances, & Balance Transfers Visa Classic	12.50 %	Visa Classic		0.0342%
Fees				
Transaction Fees				
• International Transaction Fee	1% of transaction amount			
Penalty Fees				
• Late Charge	\$25.00			
• Returned payment fee	\$25.00			
Other Fees				
• Statement & document copy fee	\$1.00			
• Card replacement fee	\$10.00			
• Rush fee	Cost			

Minimum Interest Charge: If you are charged interest, the charge will be no less than **\$.50**. The minimum interest charge will be charged on any dollar amount.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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.

How We Will Calculate Your Balance: We use a balance computation 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.

International Transaction Fee: All international transactions will be assessed a **1%** fee of the dollar amount.

Late Charge: Late fee of **\$25** will be assessed on all past due accounts.

Returned payment fee: Returned payment fee of **\$25** will be assessed on any returned payments

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.

To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at

<http://www.federalreserve.gov/creditcard>