



**Accentra Credit Union**  
400 Fourth Ave NE  
Austin, Minnesota 55912  
Phone: (507) 433-1829 or (800) 533-0448  
Fax: (507) 434-3300  
www.accentracu.org

**TRUTH-IN-LENDING DISCLOSURE  
STATEMENT - ACCOUNT OPENING DISCLOSURES**

BORROWER 1 NAME	ACCOUNT NUMBER
BORROWER 2 NAME	DATE

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.**

INTEREST RATES and INTEREST CHARGES:	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	_____ %
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will 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 date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

FEES:	
<b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"><li>• Annual Fee:</li><li>• Account Set Up Fee:</li></ul>	None \$_____ (charged at the time you open the card, and at the time any requested credit limit increase is approved)
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Balance Transfer:</li><li>• Cash Advance:</li><li>• Foreign Transaction:</li></ul>	None None 1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.80% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment:</li><li>• Over-the-Credit Limit:</li><li>• Returned Payment:</li></ul>	Up to \$20.00 if your payment is 20 or more days late None Up to \$15.00 if your payment is returned for any reason

**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.

**SEE NEXT PAGE for more important information about this account**

**OTHER IMPORTANT DISCLOSURES:**

**THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT.**

**YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.**

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

**Daily Periodic Rate:** Purchases; Cash Advances; Balance Transfers: \_\_\_\_\_%.

**Other Fees:** In addition to the fees disclosed above, the following fees may be imposed:

**Document/Statement Copy Fee:     \$5.00**  
**Card Replacement Fee:               \$10.00**

**Minimum Payment Requirement:** 2.5% of the outstanding balance, subject to a minimum of \$20.00.

**Credit Limit:** \$\_\_\_\_\_.