

LINE OF CREDIT DISCLOSURE



FIRST
ENTERTAINMENT®
CREDIT UNION

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Cash Advances	11.90% or 17.90%
Paying Interest	You will be charged interest from the transaction date.

Fees

Annual Fee	None
Penalty Fees	
• Late Payment	20% of the finance charge or \$50.00, whichever is less. (For a description on how the finance charge is determined, see your account agreement.)
• Over-the-Credit Limit	None

How We Will Calculate Your Balance: We will take the ending balance of your Account each day, after adding any new advances and subtracting any payments or credits. The result is your unpaid balance.

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