LINE OF CREDIT ACCOUNT OPENING DISCLOSURE

FIRST ENTERTAINMENT® CREDIT UNION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	**12.24% to 18.00%** APR will vary with the market based on the Prime Rate.
Paying Interest	You will be charged interest from the transaction date.

Fees	
Annual Fee	**None**
Penalty Fees	
• Late Payment	**$15**
• Returned Payment	**$20**
• Returned Payment (Third-Party Check)	**$20**

How We Will Calculate Your Balance: We take the beginning balance of Your Account each day, add any new Advances, fees or charges and subtract any payments or credits. This gives Us the daily balance.

How We Will Calculate Your Rate: We will establish a margin of 5.49% to 13.15%, based on your credit worthiness, and add this margin to the Wall Street Journal Prime Rate to determine your APR, not to exceed 18.00% APR. Your APR and margin will be stated in your Line of Credit Loan Agreement.

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