



## Personal and Business Lines of Credit Account Disclosures

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>10.00-19.00%*</b> *This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	You will be charged interest from the transaction date.

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Set-up and Maintenance Fees</b>	<b>None</b>
<b>Transaction Fees</b> • Cash Advance	<b>None</b>
<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment	<b>\$25</b> <b>\$25</b> <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called daily balance. See your account agreement for details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights are provided in your Account Agreement

**Variable Rate:** The Annual Percentage Rate (APR) for new and existing balances will be the Wall Street Journal Prime Rate (index), rounded to the next higher 0.25%, plus a margin of 3.00%. We will use the most recent index value available to us as of 15 days prior to the end of the quarter prior to any APR adjustment. The APR will change quarterly on the first day of your billing cycle in January, April, July and October to reflect any change in the index.

**ATM Transactions:** Transactions at any Northwest Community Credit Union or CO-OP Network ATM are free. Withdrawals and balance inquiries at a foreign ATM will cost \$1.50 each.

**Late Payment:** If we do not receive your payment within 10 days of its due date, you will pay a late fee of \$25.00.

**Over-the-Credit Limit Fee:** These fees only apply if you opt into an available over limit program.

*These Account Disclosures for the Line of Credit are part of and integrated with your Line of Credit Agreement with Northwest Community Credit Union. We reserve the right to amend the Line of Credit Agreement as permitted by law.*