AMERICAN BROADCAST EMPLOYEES FEDERAL CREDIT UNION
P.O. Box 4002 • Ansonia Station
New York, NY 10023
800-598-0128 • Fax: 800-939-7064
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CLASSIC MASTERCARD
CREDIT CARD ACCOUNT OPENING DISCLOSURE

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**13.88%**
APR for Cash Advances	**13.88%**
APR for Balance Transfers	**13.88%**
Penalty APR and When it Applies	**None**
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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Federal Reserve Board	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**.
Fees	
Annual Fee - Annual Fee	 **$15.00** annually
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	 **$20.00** or **2.00%** of the amount of each cash advance, whichever is greater (Maximum Fee: **$20.00**) **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

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.

OTHER DISCLOSURES

Late Payment Fee	**$25.00** or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	**$25.00** or the amount of the required minimum payment, whichever is less.
Rush Fee	**$25.00**

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.

Periodic Rates.

The Purchase APR is **13.88%** which is a monthly periodic rate of 1.1567%.
The Cash Advance APR is **13.88%** which is a monthly periodic rate of 1.1567%.
The Balance Transfer APR is **13.88%** which is a monthly periodic rate of 1.1567%.