



## ADDENDUM TO CLASSIC VISA® CREDIT CARD AGREEMENT & FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Retain for your records

Interest Rates & Interest Charges	
	<b>Classic</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for six months. After that, my APR will be <b>17.90%</b> .
<b>APR for Cash Advances</b>	<b>0.00%</b> introductory APR for six months. After that, my APR will be <b>17.90%</b> .
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for six months. After that, my APR will be <b>17.90%</b> .
<b>Penalty APR and When it Applies</b>	<b>17.90%</b> This APR may be applied to my account if I: 1) Make a late payment; or 2) Make a payment that is returned. <b>How Long Will the Penalty APR Apply?</b> If my APR is increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.
<b>Paying Interest</b>	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases or balance transfers if I pay my entire balance by the due date each month. You will begin charging interest on cash advances on the transaction date.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
• Balance Transfers	<b>None</b>
• Cash Advance	Either <b>\$2.00</b> or <b>2%</b> of the amount of cash advance, whichever is greater (maximum fee: <b>\$25.00</b> ).
• Foreign Transactions	<b>1.0%</b> of each foreign transaction in non-U.S. currency <b>0.8%</b> of each foreign transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$15.00</b>
• Returned Payment	Up to <b>\$22.00</b>

**How You Will Calculate My Balance:** You will use a method called “average daily balance (including new purchases).” I must see my account agreement for more details.

**Loss of Introductory APR:** You may end my introductory APR and apply the Penalty APR if I make a late payment.

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

# ADDENDUM TO CLASSIC VISA® CREDIT CARD AGREEMENT & FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

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As of **May 1, 2010**, the non-variable **Monthly Periodic Rate** for purchases, balance transfers, and cash advances in effect for your Classic VISA® Credit Card is **1.4917%** with a corresponding **ANNUAL PERCENTAGE RATE** of **17.90%**.

**NOTE:** Recently opened Classic VISA® Credit Card Accounts continue to be subject to the introductory **Monthly Periodic Rate** of **0.00%** with a corresponding **ANNUAL PERCENTAGE RATE** of **0.00%** as disclosed in the Classic VISA® Credit Card Account Agreement and Federal Disclosure Statement during the first six (6) monthly billing cycles after the account is established. Thereafter, the **ANNUAL PERCENTAGE RATE** will convert to the non-variable rate disclosed above.

## LOS ANGELES POLICE FEDERAL CREDIT UNION SCHEDULE OF FEES

Effective May 1, 2010

### CLASSIC VISA® CREDIT CARD ACCOUNTS

Annual Fee .....	None
Late Payment Fee.....	Up to <b>\$15.00</b>
CLASSIC VISA® Credit Card Loan Check stop payment (per item) .....	<b>\$15.00</b>
CLASSIC VISA® Credit Card Returned Payment Fee (per item).....	Up to <b>\$22.00</b>
CLASSIC VISA® Credit Card Statement copy (per copy) .....	<b>\$1.00</b>

**Thank you for being *partners in a proud tradition*<sup>sm</sup>.**