



**HOUGHTON MIFFLIN HARCOURT  
EMPLOYEES FEDERAL CREDIT UNION**  
181 Ballardvale Street  
Wilmington, MA 01887  
Phone: (978) 661-1425 • Fax: (978) 661-1325



**VISA CLASSIC  
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.90%</b>
<b>APR for Cash Advances</b>	<b>10.90%</b>
<b>APR for Balance Transfers</b>	<b>10.90%</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We 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 to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b>	
- Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	<b>\$10.00</b>
- Returned Payment Fee	<b>\$20.00</b>

**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	<b>\$10.00</b>	or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	<b>\$20.00</b>	or the amount of the required minimum payment, whichever is less.
Document Copy Fee	<b>\$2.50</b>	
Emergency Card Replacement Fee	<b>\$5.00</b>	
Card Replacement Fee	<b>\$5.00</b>	
Rush Payment Fee	<b>\$10.00</b>	

**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 **10.90%** which is a monthly periodic rate of 0.9083%.  
The Cash Advance APR is **10.90%** which is a monthly periodic rate of 0.9083%.