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**TRUTH-IN-LENDING DISCLOSURE  
 STATEMENT - LINE OF CREDIT**

BORROWER'S NAME	ACCOUNT NUMBER
CO-BORROWER'S NAME	DATE

This Truth-in-Lending Disclosure Statement provides important information regarding the rates and terms of your Line of Credit. This Statement is incorporated into and becomes a part of your Credit Agreement. Please keep this attached to your Agreement.

The following applies to your Overdraft Line of Credit:

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate	_____%
Paying Interest	We will begin charging interest on the transaction date.
Minimum Interest Charge	None

FEES:	
Fees to Open or Maintain your Line:	None
Transaction Fees:	None
Penalty Fees:	<ul style="list-style-type: none"> <li>• Late Payment: 5% of the payment due or \$5.00, whichever is greater, if your payment is more than 15 days late.</li> <li>• Returned Payment: \$25.00 if your payment is returned unpaid for any reason.</li> </ul>

**How We Will Calculate Your Balance:** We use a method called the "Daily Balance" method. See your Credit Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Agreement.

**OTHER IMPORTANT DISCLOSURES:**

Rates are subject to change upon written notice and according to applicable law.

**Daily Periodic Rate:** The corresponding daily periodic rate is: \_\_\_\_\_%.

**Credit Limit:** \$\_\_\_\_\_.

**Minimum Payment Requirement:** 5.00% of the outstanding balance, subject to a minimum of \$25.00.

**IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:**

The following applies if at the time this loan is made you are an active member of the military or a dependent (as those terms are defined in the Military Lending Act (MLA), 10 U.S.C. 987 and its implementing regulations ("MLA")), and (a) your loan is unsecured or secured by personal property or a vehicle that you did not purchase with the proceeds of the loan; or (b) it is otherwise determined by law that the MLA applies to your loan. If this loan is a revolving line of credit or credit card, the MLA ceases to apply at any time during which you are not a member of the military or a dependent (as defined in the MLA).

1. **NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1-800-648-1523 during our normal business hours.
2. This loan will not be secured by a consensual lien on shares or deposits in any of your accounts unless you agree to establish an account in connection with this loan ("Secured Account"). Only funds deposited into the Secured Account after the loan is made will secure this loan. Any cross-collateralization provision contained in your loan or account documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act. However, we reserve our statutory lien rights and rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this loan.
3. Any reference in this consumer credit contract to the following are hereby inapplicable to your loan: (a) Mandatory arbitration; (b) Any requirement(s) to waive your rights to legal recourse under any applicable state or federal law; (c) Any demands or requirements construed as unreasonable notice from you in order to exercise your legal rights; or (d) Prepayment penalties.
4. Any provisions in your consumer credit contract, loan, security, or account agreements that are determined to be inconsistent with or contradictory to these disclosures or the MLA (as they may be changed or amended from time to time) are inapplicable with regard to this loan. However, all other terms and conditions of the consumer credit contract shall remain in full force and effect.