



**Important
Notice to All Account Holders
Regarding Open End Credit
(Personal Credit Lines, Open-End Credit Plan (term) loans,
and (non-VISA) Home Equity Line of Credit loans)**

Effective September, 2009

In response to a regulatory amendment, all affected accounts will now have a due day of the 28th of the month.

Personal Credit Lines

We are changing your monthly payment due day from the 10th of the month to the 28th of the month.

Therefore, the Minimum Monthly Payments (Payment Schedule) section of your Account Agreement and Disclosure as it pertains to Personal Credit Lines will now read as follows:

Personal Credit Line (PCL) Minimum Monthly Payments will be established and fixed at the time of each advance at an amount equal to 2.5% of Your then outstanding balance, subject to the lesser of \$15 or Your balance, plus any portion of the Minimum Payment shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit. Such amount will automatically be debited from Your Credit Union checking account (or savings/share account if you do not have a checking account) on the 28th day of the month immediately following the month that you last obtain an advance.

Open-End Credit Plan (term) loans

Your current loan may have had any due day throughout the month. If your current due day is the 28th or later, there will be no change in your due day. If your due day is currently before the 28th, your new due day is now the 28th of the month.

Home Equity Line of Credit loans

(Opened prior to March, 2004 and no VISA Access or VISA billing)

We are changing your monthly payment due day from the 15th of the month to the 28th of the month. Therefore, your September payment and all subsequent payments will be due on the 28th of each month.

Due to this regulatory amendment, we will be unable to change or adjust your due day. You are welcome to and encouraged to make your payment any day prior to and including your new due day as your budget allows.

Please note:

Internet Banking allows you to make your loan payment at any time during the month in a secure online environment. You can also set your payment to automatically transfer, on any day, from your share or draft (checking) account at OUR Credit Union.

Visit www.ourcuonline.org and click on the “Online Services” tab at the top right hand corner for more details on how to enroll.

