

## **IMPORTANT NOTICE REGARDING CHANGES TO YOUR COLUMBINE FCU MASTERCARD LOAN ACCOUNT**

Effective May 1, 2009, the following changes will be implemented on your overdraft line of credit at Columbine Federal Credit Union.

- The name of the line of credit account will be changed from “MasterCard Loan” to “Overdraft Protection.”
- The interest rate on Overdraft Protection will be 15.90% Annual Percentage Rate.
- The minimum payment on Overdraft Protection will be 3% of the balance or \$25, whichever is greater.
- Payment will be due on the 20<sup>th</sup> of every month. If your payment is currently deducted from your checking account, that deduction will continue on the 20<sup>th</sup> of every month. A late fee will be charged if payment is not received by the 20<sup>th</sup> of the month or if enough funds to make your minimum payment are not available for automatic transfer.

The upper limit on your account will remain the same as you currently have. If you have questions, please contact Columbine Federal Credit Union at 720-283-2346.



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