

Special Notice for Open-End Loans

Recent federal regulation changes have been made to the following types of open-end loans at KSCFCU:

Signature/Line of Credit	Auto/Truck
Share/Certificate Secured	Motor Home
HELOC	Boat/Personal Watercraft
Visa	Motorcycle

The open-end loans will now have additional information and will appear in a new format on the statement.

Previous Balance:	Starting balance
New Balance:	Ending balance for this statement
Maximum Credit Line:	Limit on the loan, if applicable
Available Credit:	Limit minus the balance
Past-due Amount:	Amounts owed as of this statement ending date
Minimum Payment Due:	Scheduled payment amount
Total Pmt Due:	Minimum payment plus past due
Payment Due Date:	Next scheduled due date
Transactions:	Payments, loan advances
Fees:	Disability/credit life insurance premium, GAP, late payments, etc.
Interest Charged:	Interest paid from each payment
Totals Year-To-Date:	Totals for Fees and Interest
Interest Rate Detail:	As the loan balance changes with payment and fee postings, you will see the interest rate that was applied to the balance

For questions regarding these changes, please contact us by one of the following methods:

Call: 321-455-9400 or 800-662-5257 option 4

Email: memberservices@kscfcu.org

Write: Kennedy Space Center Federal Credit Union
300 S. Plumosa Street
Merritt Island, FL 32952



See www.kscfcu.org for further details.