

Special Notice for Open End Loans

Recent federal regulation changes have been made to the following types of Open End loans at KSCFCU:

Signature	Auto/Truck
Line of Credit	Motor Home
Share Pledge	Boat
Certificate Pledge	Motorcycle
HELOC	Visa

Payments will not be treated as late if received within 21 days of the date the statement is mailed or delivered, regardless of the payment due dates printed on the statement.

To comply with the new regulations, we have made changes to the periodic statement effective September 1, 2009.
See back for details

Should you have any questions regarding these changes, please contact us by one of the following methods:

Call:

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

Email:

loans@kscfcu.org

Write:

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

See www.kscfcu.org for further details.

New Statement Information

- You will receive a monthly statement
- The following information will be included with each loan:

Maximum Credit Line	\$	Past Due Amount	\$
Available Credit	\$	New Payment	\$
New Balance	\$	Total Pmt. Due on _____	\$
		<small>DATE</small>	

Descriptions

Maximum Credit Line

If you have a HELOC and/or a Line of Credit Loan, a credit limit will appear.

Available Credit

Maximum credit line minus the balance on the last day of the statement.

New Balance

Balance on the last day of the statement.

Past-due Amount

All payments owed as of the last day of the statement, regardless of the number of days past due.

New Payment

No changes have been made to your payment. Your existing monthly, weekly, bi-weekly or semi-monthly payment will appear.

Total Pmt Due on (Date)

Next scheduled due date plus new payment amount and any past due amount.

