



August 23, 2024

Dear Borrower,

Thank you for your membership in Blaze Credit Union. As we continue on this journey with you, we constantly strive to provide you with the best products possible. As a part of this effort, we are rebranding some of your accounts to better align with Blaze’s values. Effective October 7, 2024, the following products will be renamed to simply, *Line of Credit*.

- Advantage Line of Credit
- Preferred Line of Credit
- Overdraft Protection (line of credit product)
- GMCU Line of Credit

**Effective October 7, 2024, the payment date and minimum payment schedule will also be changing.**

Continued use of your account after this date constitutes acceptance of, and agreement to the following new terms and conditions:

Your new payment date will be the last day of each month.

How your monthly minimum payment will be calculated is also changing. Below you will find a side-by-side comparison of how your minimum payment is currently calculated and how it will be after October 7, 2024.

Loan Balance	Old Monthly Payment	Loan Balance	New Monthly Payment
\$0.00-\$1,000.00	\$35.00	\$0.00 - \$1,000.00	\$35.00
\$1,000.01 - \$1,500.00	\$52.50	\$1,000.01 - \$1,500.00	\$52.50
\$1,500.01 - \$2,000.00	\$70.00	\$1,500.01 - \$2,000.00	\$70.00
\$2,000.01 - \$2,500.00	\$87.50	\$2,000.01 - \$2,500.00	\$87.50
\$2,500.01 - \$3,000.00	\$105.00	\$2,500.01 - \$3,000.00	\$105.00
\$3,000.01 - \$3,500.00	\$122.50	\$3,000.01 - \$3,500.00	\$122.50
\$3,500.01 - \$4,000.00	\$140.00	\$3,500.01 - \$4,000.00	\$140.00
\$4,000.01 - \$4,500.00	\$157.50	\$4,000.01 - \$4,500.00	\$157.50
\$4,500.01 - \$5,000.00	\$175.00	\$4,500.01 - \$5,000.00	\$175.00

Table continued on reverse.





\$5,000.01 - \$5,500.00	\$192.50	\$5,000.01 - \$6,000.00	\$210.00
\$5,500.01 - \$6,000.00	\$210.00	\$6,000.01 - \$7,000.00	\$245.00
\$6,000.01 - \$6,500.00	\$227.50	\$7,000.01 - \$8,000.00	\$280.00
\$6,500.01 - \$7,000.00	\$245.00	\$8,000.01 - \$9,000.00	\$315.00
\$7,000.01 - \$7,500.00	\$262.50	\$9,000.01 - \$10,000.00	\$350.00
\$7,500.01 - \$8,000.00	\$280.00	\$10,000.01 - \$11,000.00	\$385.00
\$8,000.01 - \$8,500.00	\$297.50	\$11,000.01 - \$12,000.00	\$420.00
\$8,500.01 - \$9,000.00	\$315.00	\$12,000.01 - \$13,000.00	\$455.00
\$9,000.01 - \$9,500.00	\$332.50	\$13,000.01 - \$14,000.00	\$490.00
\$9,500.01 - \$10,000.00	\$350.00	\$14,000.01 - \$15,000.00	\$525.00
\$10,000.01 - \$10,500.00	\$367.50	\$15,000.01 - \$20,000.00	\$700.00
\$10,500.01 - \$11,000.00	\$385.00	\$20,000.01 - \$30,000.00	\$1,050.00
\$11,000.01 - \$11,500.00	\$402.50	\$30,000.01 - \$40,000.00	\$1,400.00
\$11,500.01 - \$12,000.00	\$420.00	\$40,000.01 - \$50,000.00	\$1,750.00
\$12,000.01 - \$12,500.00	\$437.50	\$50,000.01 - \$60,000.00	\$2,100.00
\$12,500.01 - \$13,000.00	\$455.00	\$60,000.01 - \$70,000.00	\$2,450.00
\$13,000.01 - \$13,500.00	\$472.50	\$70,000.01 - \$80,000.00	\$2,800.00
\$13,500.01 - \$14,000.00	\$490.00	\$80,000.01 - \$90,000.00	\$3,150.00
\$14,000.01 - \$14,500.00	\$507.50	\$90,000.01 - \$100,000.00	\$3,500.00
\$14,500.01 - \$15,000.00	\$525.00		
\$15,000.01 - \$15,500.00	\$542.50		
\$15,500.01 - \$16,000.00	\$560.00		
\$16,000.01 - \$16,500.00	\$577.50		
\$16,500.01 - \$17,000.00	\$595.00		
\$17,000.01 - \$17,500.00	\$612.50		
\$17,500.01 - \$18,000.00	\$630.00		
\$18,000.01 - \$18,500.00	\$647.50		
\$18,500.01 - \$19,000.00	\$665.00		
\$19,000.01 - \$19,500.00	\$682.50		
\$19,500.01 - \$20,000.00	\$700.00		

We sincerely appreciate your loyalty and look forward to continuing to partner with you. If you have questions or concerns, please don't hesitate to contact us at 651.215.3500 or 888.347.7473.

Blaze Credit Union

