

Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	Classic Visa®	13.80% - 18.00%	When you open your account, based on creditworthiness.
	Platinum Visa®	9.50%	When you open your account, based on creditworthiness.
APR for Balance Transfers	Classic Visa®	13.80% - 18.00%	When you open your account, based on creditworthiness.
	Platinum Visa®	9.50%	When you open your account, based on creditworthiness.
APR for Cash Advances	Classic Visa®	13.80% - 18.00%	When you open your account, based on creditworthiness.
	Platinum Visa®	9.50%	When you open your account, based on creditworthiness.
Minimum Interest Charge	None		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard		
Fees			
Annual Fees	None		
Transaction Fees	<ul style="list-style-type: none"> - Balance Transfer Either \$10 or 4% of the amount of each transfer, whichever is greater - Cash Advance Either \$10 or 4% of the amount of each transfer, whichever is greater - Foreign Transaction Fee 2% of each single or multiple currency transaction in U.S. dollars. 		
Penalty fees	<ul style="list-style-type: none"> - Over Limit Fee Up to \$35.00 - Late Payment Fee Up to \$20.00 - Returned Payment Fee Up to \$30.00 		

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)"

Effective Date

The information about the costs of the card described in this application is accurate as of **June 1, 2011**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

- Late Payment Fee **\$20.00** or the amount of the required minimum payment, whichever is less, if you are (5) or more days late in making a payment.
- Returned Payment Fee **\$30.00** or the amount of the required minimum payment, whichever is less.
- Statement Copy Fee **\$ 5.00**
- Card Replacement Fee **\$15.00**