

<b>Interest Rates and Interest Charges</b>			
<b>Annual Percentage Rate (APR) for Purchases</b>	Classic Visa®	<b>13.80% - 18.00%</b>	When you open your account, based on creditworthiness.
	Platinum Visa®	<b>9.50%</b>	When you open your account, based on creditworthiness.
<b>APR for Balance Transfers</b>	Classic Visa®	<b>13.80% - 18.00%</b>	When you open your account, based on creditworthiness.
	Platinum Visa®	<b>9.50%</b>	When you open your account, based on creditworthiness.
<b>APR for Cash Advances</b>	Classic Visa®	<b>13.80% - 18.00%</b>	When you open your account, based on creditworthiness.
	Platinum Visa®	<b>9.50%</b>	When you open your account, based on creditworthiness.
<b>Minimum Interest Charge</b>	<b>None</b>		
<b>How to Avoid Paying Interest on Purchases</b>	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.		
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>		
<b>Fees</b>			
<b>Annual Fees</b>	<b>None</b>		
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>- Balance Transfer      Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater</li> <li>- Cash Advance          Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater</li> <li>- Foreign Transaction Fee    <b>2%</b> of each single or multiple currency transaction in U.S. dollars.</li> </ul>		
<b>Penalty fees</b>	<ul style="list-style-type: none"> <li>- Over Limit Fee            Up to <b>\$35.00</b></li> <li>- Late Payment Fee        Up to <b>\$20.00</b></li> <li>- Returned Payment Fee    Up to <b>\$30.00</b></li> </ul>		

**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**