



VISA PLATINUM

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	8.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	8.75% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	17.00% This APR will vary with the market based on the Prime Rate. This APR may be applied to the entire balance on your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until your account is current for 3 consecutive months and 3 consecutive minimum payments
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do 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 or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$5.00 or 1.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$20.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date.

The information about the costs of the card described in this application is accurate as of **April 20, 2010**.

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 ten (10) or more days late in making a payment.
Returned Payment fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$25.00
Card Replacement Fee	\$5.00