

VISA CLASSIC AND VISA GOLD  
APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>		
Annual Percentage Rate (APR) for Purchases	<b>11.90%</b>	<b>Visa Classic</b>
	<b>9.90%</b>	<b>Visa Gold</b>
APR for Cash Advances	<b>11.90%</b>	<b>Visa Classic</b>
	<b>9.90%</b>	<b>Visa Gold</b>
APR for Balance Transfers	<b>11.90%</b>	<b>Visa Classic</b>
	<b>9.90%</b>	<b>Visa Gold</b>
Penalty APR and When it Applies	<b>None</b>	<b>Visa Classic</b>
	<b>None</b>	<b>Visa Gold</b>
Minimum Interest Charge	<b>None</b>	
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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .	
<b>Fees</b>		
<b>Annual Fee</b>		
• Annual Fee - Visa Classic	<b>None</b>	
• Annual Fee - Visa Gold	<b>None</b>	
<b>Transaction Fees</b>		
• Balance Transfer Fee	<b>None</b>	
• Cash Advance Fee	<b>None</b>	
• Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars	
<b>Penalty Fees</b>		
• Late Payment Fee	<b>\$10.00</b>	
• Over-the-Credit Limit Fee	<b>None</b>	
• Returned Payment Fee	<b>\$20.00</b>	

**How We Will Calculate Your Balance.** We use a method called "average daily balance (excluding new purchases)."

**Effective Date.** The information about the costs of the card described in this application is accurate as of **April 1, 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	<b>\$10.00</b> if you are five (5) or more days late
Statement Copy Fee	<b>\$5.00</b>
Document Copy Fee	<b>\$15.00</b>
Rush Fee	<b>\$15.00</b>
Emergency Card Replacement Fee	<b>\$150.00</b>
Card Replacement Fee	<b>\$10.00</b>
Card Recovery Fee	<b>\$65.00</b>