

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	14.90% 11.90% 9.90%	Visa Classic Visa Preferred Visa Premium/Corporate
APR for Cash Advances	14.90% 11.90% 9.90%	Visa Classic Visa Preferred Visa Premium/Corporate
APR for Balance Transfers	14.90% 11.90% 9.90%	Visa Classic Visa Preferred Visa Premium/Corporate
Penalty APR and When it Applies	None	
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 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		
Annual Fee • Annual Fee - Visa	None	
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars	
Penalty Fees • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee	\$10.00 None \$20.00	

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	\$10.00 if you are five (5) or more days late
Statement Copy Fee	\$5.00
Document Copy Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00
Card Recovery Fee	\$65.00