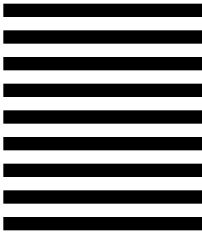


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IF MAILED
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UNITED STATES



BUSINESS REPLY MAIL
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LANSING, MI 48901-9854



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501 S. Capitol Ave.
Lansing, MI 48933
517.267.7200 • 888.267.7200
Fax: 517.267.7024 • laketrust.org



**VISA PLATINUM ELITE AND
VISA PLATINUM ELITE REWARDS
VISA SECURED CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Elite 8.75%, 9.75%, 10.75%, 15.75%, or 18.75% when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Elite Rewards 10.75%, 11.75%, 12.75%, 17.75%, or 20.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured Classic 9.75% This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum Elite 11.75%, 12.75%, 13.75%, 18.75%, or 21.75% when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Elite Rewards 13.75%, 14.75%, 15.75%, 20.75%, or 23.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured Classic 12.75% This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum Elite 11.75%, 12.75%, 13.75%, 18.75%, or 21.75% when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Elite Rewards 13.75%, 14.75%, 15.75%, 20.75%, or 23.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured Classic 12.75% This APR will vary with the market based on the Prime Rate.</p>
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 > Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees > Late Payment Fee > Returned Payment Fee	Up to \$35.00 Up to \$25.00

SEE BACK OF PAGE for more information about your account.

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 **September 13, 2011**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Other Fees

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the returned item, whichever is less, per returned payment.
Statement Copy Fee	\$2.00 per statement
Rush Fee	\$20.00 per card
Card Replacement Fee	\$25.00 per card
Research Fee	\$20.00 per hour, minimum of one (1) hour
Stop Payment Fee	\$28.00 per request
Sales Draft Copy Fee	\$5.00 per sales draft

Branch Locations

Ann Arbor

2350 W. Stadium Blvd.
Ann Arbor, MI 48103*♦

2222 Packard St.
Ann Arbor, MI 48104♦

Auburn Hills

2731 University Dr.
Auburn Hills, MI 48326♦

Brighton

8661 W. Grand River Ave.
Brighton, MI 48116*♦

Center Line

25373 Van Dyke Ave.
Center Line, MI 48015♦

Chelsea

1170 S. Main St., Suite 100
Chelsea, MI 48118♦

Detroit

Located in the DTE Building
Use Visitor Lot (1st & Bagley)
One Energy Plaza, Suite 100
Detroit, MI 48226♦

DeWitt

12750 Escanaba Dr.
DeWitt, MI 48820*♦

Dimondale

Secondary Complex
8420 Billwood Hwy.
Dimondale, MI 48821

Grand Haven

16916 Robbins Rd.
Grand Haven, MI 49417*♦

Hastings

209 N. Church St.
Hastings, MI 49058

Holland

340 N. 120th Ave.
Holland, MI 49424*♦

Howell

1700 W. Highland Rd.
Howell, MI 48843*♦

Jenison

195 Chicago Dr.
Jenison, MI 49428*♦

Lansing

501 S. Capitol Ave.
Lansing, MI 48933*♦

438 E. Edgewood Blvd.
Suite D101-102
Lansing, MI 48911

7007 W. Saginaw Hwy.
Lansing, MI 48917*♦

300 N. Clippert St., Suite 10
Lansing, MI 48912

Mt. Pleasant

1011 N. Harris St.
Mt. Pleasant, MI 48858

Student Book Exchange
209 E. Bellows St.
Mt. Pleasant, MI 48858

Okemos

1821 Newman Rd.
Okemos, MI 48864*♦

* Drive Thu Available
♦ Night Deposit Available