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VISA PLATINUM ELITE
 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

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

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 required minimum payment, 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