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VISA PLATINUM
Application and Solicitation Disclosure

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	12.80%
APR for Cash Advances	12.80%
Minimum Interest Charge	None
Paying Interest	We will begin charging interest on purchases on the transaction date.
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

Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee • Account Set-up Fee • Program Fee • Participation Fee • Account Maintenance Fee on Closed Accounts • Additional Card Fee • Application Fee 	None None None None None None None
Transaction Fees <ul style="list-style-type: none"> • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	None None None
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	None None \$4.00

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 **April 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Statement Copy Fee	None
Document Copy Fee	None
Rush Fee	\$30.00
Emergency Card Replacement Fee	\$100.00
PIN Replacement Fee	None
Card Replacement Fee	\$10.00
Unreturned Card Fee	None