



**Visa Platinum and Visa Platinum Rewards  
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b> <b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b> <b>11.90% to 19.90%</b> when you open your account, based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b> <b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b> <b>11.90% to 19.90%</b> when you open your account, based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b> <b>3.90%</b> Introductory APR, for qualifying members, until March 13, 2013, based on your creditworthiness.</p> <p>After that your APR will be <b>9.90% to 17.90%</b> based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b> <b>3.90%</b> Introductory APR, for qualifying members, until March 13, 2013, based on your creditworthiness.</p> <p>After that your APR will be <b>11.90% to 19.90%</b>, based on your creditworthiness.</p>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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> .
Fees	
<p><b>Annual Fee</b></p> <ul style="list-style-type: none"> <li>- Annual Fee - Visa Platinum</li> <li>- Annual Fee - Visa Platinum Rewards</li> </ul>	<p><b>None</b></p> <p><b>None</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> <li>- Transaction Fee for Purchases</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>1.00%</b> of each multiple currency transaction in U.S. dollars</p> <p><b>0.80%</b> of each single currency transaction in U.S. dollars</p> <p><b>None</b></p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Over-the-Credit Limit Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$25.00</b></p> <p><b>None</b></p> <p>Up to <b>\$25.00</b></p>

**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 **January 16, 2012**. 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>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$4.00</b>
Document Copy Fee	<b>\$4.00</b>
Rush Fee	<b>\$18.00</b>
Card Replacement Fee	<b>\$5.00</b>

**Balance Transfer Limitations.** If you request balance transfers within 30 days of your account open date, such transfers must be in the amounts no less than \$200.00, nor greater than \$10,000.00. When the discounted rate expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle after March 13, 2013.