



VISA PLATINUM/VISA PLATINUM CU REWARDS/
VISA PLATINUM CASH REBATE
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum 5.75% to 18.00% 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 CU Rewards 6.25% to 18.00% 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 Cash Rebate 6.25% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum 5.75% to 18.00% 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 CU Rewards 6.25% to 18.00% 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 Cash Rebate 6.25% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum 5.75% to 18.00% 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 CU Rewards 6.25% to 18.00% 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 Cash Rebate 6.25% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Minimum Interest Charge</p>	<p>If you are charged interest, the charge will be no less than \$0.50. The minimum interest charge will be charged on any dollar amount.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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</p>

	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	
- Cash Advance Fee	1.00% or \$3.00 of the amount of the cash advance, whichever is greater
- Foreign Transaction Fee	None
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	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 **March 1, 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.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.50
Document Copy Fee	\$2.50
Card Replacement Fee	\$10.00 per card
Rush Fee	\$25.00