

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum, Visa Platinum Bonus Points, Regent Visa 8.99% to 17.89% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Cashback 7.99% to 16.89% when you open your account, based on your creditworthiness.</p> <p>Share Secured Visa 17.89%</p> <p>Student Visa 13.49% when you open your account, based on your creditworthiness.</p> <p>Employee Visa 9.96%</p>
APR for Cash Advances	<p>Visa Platinum, Visa Platinum Bonus Points, Regent Visa 8.99% to 17.89% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Cashback 7.99% to 16.89% when you open your account, based on your creditworthiness.</p> <p>Share Secured Visa 17.89%</p> <p>Student Visa 13.49% when you open your account, based on your creditworthiness.</p> <p>Employee Visa 9.96%</p>
APR for Balance Transfers	<p>Visa Platinum, Visa Platinum Bonus Points, Regent Visa 8.99% to 17.89% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Cashback 7.99% to 16.89% when you open your account, based on your creditworthiness.</p> <p>Share Secured Visa 17.89%</p> <p>Student Visa 13.49% when you open your account, based on your creditworthiness.</p> <p>Employee Visa 9.96%</p>

Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.01 . The minimum interest charge will be charged on any dollar amount.
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	
Annual Fee - Annual Fee - Visa Platinum Bonus Points - Annual Fee – Visa Platinum, Visa Platinum Bonus Points with no Annual Fee, Regent Visa, Share Secured Visa	\$50.00 annually None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 , None Up to \$20.00

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 **July 1, 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	\$20.00 or 5% of the amount of the required minimum payment, whichever is greater, with a maximum amount of \$25.00 , if you are 15 or more days late in making a payment.
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$2.50
Emergency Card Replacement Fee	\$15.00
Card Replacement Fee	\$20.00