



VISA PLATINUM, VISA PLATINUM PREFERRED, VISA CLASSIC, AND VISA SHARE SECURED

APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b>  <b>10.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum with Awards</b>  <b>11.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b>  <b>12.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Share Secured</b>  <b>17.89%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>  <b>11.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum with Awards</b>  <b>11.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b>  <b>12.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Share Secured</b>  <b>17.89%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b>  <b>10.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum with Awards</b>  <b>11.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b>  <b>12.25%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Share Secured</b>  <b>17.89%</b></p>

<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$.01</b> . The minimum interest charge will be charged on any dollar amount.
<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> .
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> 1% of each multiple currency transaction in U.S. dollars .80% of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$25.00</b>

**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	<b>\$25.00</b>	or the amount of the required minimum payment, whichever is less, if you are ten (10) 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.
Document Copy Fee	<b>\$10.00</b>	
Emergency Card Replacement Fee	<b>\$25.00</b>	
Card Replacement Fee	<b>\$10.00</b>	