

Sheet
9/5/2012

Credit Card Rate
& Initial Disclosure

Platinum Rewards Visa Card

INTEREST RATES AND INTEREST CHARGES

Credit Score	740 + to 610	609 to 560	739 to 700 559 or below	699 to 660	659
Annual Percentage Rates (APRs) for Purchases	10.99%	11.99%	13.49%	15.49%	10.49%

"When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate. **"

Annual Percentage Rates (APRs) for Cash Advances & Balance Transfers (processed as a Cash Advance)	7.99%	10.49%	10.99%	11.99%
	13.49%	15.49%		

"When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate. **"

Penalty APR None

How to Avoid Paying Interest on Purchases Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.

For Credit Card Tips from the Consumer Financial Protection Bureau "To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>."

FEES

Annual Fee None

Transaction Fees Cash Advance None
ATM Fees \$2 for withdrawal at Non-Unitus or Non CO-OP ATM

Foreign Transaction foreign transaction Up to 2% of the US dollar amount of the transaction

Penalty Fees Late Payment \$20

"How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details."

"Classic, Secured & Choose Local Visa Card"

INTEREST RATES AND INTEREST CHARGES

Credit Score	740 + to 610	609 to 560	739 to 700 559 or below	699 to 660	659
Annual Percentage Rates (APRs) for Purchases	12.99%	13.99%	15.49%	17.49%	12.49%

"When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate. **"

Annual Percentage Rates (APRs) for Cash Advances & Balance Transfers (processed as a Cash Advance)

9.99%	12.49%	12.99%	13.99%
15.49%	17.49%		

"When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate. **"

Penalty APR None

How to Avoid Paying Interest on Purchases Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.

For Credit Card Tips from the Consumer Financial Protection Bureau "To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>."

FEES

Annual Fee None

Transaction Fees	Cash Advance	None
ATM Fees	\$2 for withdrawal at Non-United or Non CO-OP ATM	
Foreign Transaction foreign transaction	Up to 2% of the US dollar amount of the	
Penalty Fees	Late Payment	\$20

"How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details."

Additional Information

"Variable Rate Information: * The index used to determine the U.S. Prime Rate is published in The Wall Street Journal (Western Edition) on the third (3rd) Tuesday of March, June, September, and December of each calendar year. If the third (3rd) Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published we may choose the highest rate. If The Wall Street Journal (Western Edition) ceases publication or ceases to publish the Prime Rate, we reserve the right to use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference at our sole discretion. We may change the above rates, fees, and other cost information at any time in accordance with applicable law, along with the applicable Credit Account Agreement and Disclosure, that will be sent to you."

Margins for APR's:

"Platinum Rewards Visa Card - 4.74%, 7.24%, 7.74%, 8.74%, 10.74% and 12.24% respectively."

"Classic & Secured Visa Cards - 6.74%, 9.24%, 9.74%, 10.74%, 12.24% and 14.24%

respectively."

"Choose Local Visa Card - 6.74%, 9.24%, 9.74%, 10.74%, 12.24% and 14.24% respectively."

We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are current as of 9/5/2012

In order to receive the Choose Local discount you must present your Choose Local membership card at the time of purchase with the participating merchants.

