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**VISA PLATINUM/VISA GOLD/VISA CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 8.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold 10.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 17.95% This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum 8.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold 10.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 17.95% This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum 8.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold 10.25% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 17.95% This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance 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 - Annual Fee - Visa Platinum - Annual Fee - Visa Gold - Annual Fee - Visa Classic	None None \$25.00 annually
Transaction Fees - Foreign Transaction Fee	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	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 **January 1, 2013**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Annual Fee – Visa Classic	\$25.00 at the time of opening and annually on anniversary date thereafter or \$2.08 per month.
Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Emergency Card Replacement Fee	\$11.00 plus \$25.00 expedited delivery fee
Card Replacement Fee	\$11.00
Loan Modification Fee	\$25.00