

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Premier and Visa Platinum Premier PLUS 9.90% to 11.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards and Visa Platinum Rewards PLUS 11.90% to 13.90% when you open your account, based on your creditworthiness.</p> <p>Visa Share Secured 17.89%</p>
APR for Cash Advances	<p>Visa Platinum Premier and Visa Platinum Premier PLUS 12.90% to 14.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards and Visa Platinum Rewards PLUS 14.90% to 15.90% when you open your account, based on your creditworthiness.</p> <p>Visa Share Secured 17.89%</p>
APR for Balance Transfers	<p>Visa Platinum Premier and Visa Platinum Premier PLUS 9.90% to 11.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards and Visa Platinum Rewards PLUS 11.90% to 13.90% when you open your account, based on your creditworthiness.</p> <p>Visa Share Secured 17.89%</p>
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.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 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	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p>None</p> <p>None</p> <p>1.00% of each multiple currency transaction in U.S. dollars</p> <p>0.80% of each single currency transaction in U.S. dollars</p>

Penalty Fees	
- Late Payment Fee	Up to \$30.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$15.00

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 December 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	\$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. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$5.00
Emergency Card Replacement Fee	\$20.00
Card Replacement Fee	\$15.00