



LOANLINER.

VISA

VISA
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 12.85% Visa Secured 8.00% Visa Platinum 9.25% Visa Gold 7.50%
APR for Cash Advances	Visa Classic 12.85% Visa Secured 8.00% Visa Platinum 9.25% Visa Gold 7.50%
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Visa Classic - Annual Fee - Visa Secured - Additional Card Fee	None None \$10.00 per card
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00 (if applicable) 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 **March 1, 2010**. 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 five (5) or more days late in making a payment.
Over-the-Credit Limit Fee	\$25.00	or the amount of the transaction exceeding you credit limit, whichever is less, if new balance less any fees is more than \$5.00 over your credit limit (if applicable).
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00	
Document Copy Fee	\$12.00	
Rush Fee	\$25.00	
Emergency Card Replacement Fee	\$150.00	
Card Recovery Fee	\$65.00	
Pay by Phone Fee	\$10.00	