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VISA CLASSIC AND VISA PLATINUM Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 8.99% or 9.99% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 14.99% or 18.99% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 8.99% or 9.99% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 14.99% or 18.99% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 8.99% or 9.99% when you open your account, based on your creditworthiness</p> <p>Visa Classic 14.99% or 18.99% when you open your account, based on your creditworthiness.</p>
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 <ul style="list-style-type: none"> • Annual Fee - Visa Classic • Account Set-up Fee 	None None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees Late Payment Fee Returned Payment Fee	\$25.00 \$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 **August 1, 2011**. 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
if you are ten (10) or more days late	
Pay by Phone Fee	\$10.00