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VISA CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99%, 10.99%, 12.99%, or 14.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	9.99%, 10.99%, 12.99%, or 14.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	9.99%, 10.99%, 12.99%, or 14.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	<p>14.99%</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> • Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely.</p>
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	
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	<p>None</p> <p>\$1.00</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> <p>None</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	<p>\$20.00</p> <p>\$25.00</p>

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

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

Pay By Phone Fee **\$10.00**

