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**VISA STUDENT / VISA SECURED
 VISA CLASSIC / VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	14.90%	Visa Student
	14.90%	Visa Secured
	13.90%	Visa Classic
	9.90%	Visa Platinum
APR for Cash Advances	14.90%	Visa Student
	14.90%	Visa Secured
	13.90%	Visa Classic
	9.90%	Visa Platinum
APR for Balance Transfers	14.90%	Visa Student
	14.90%	Visa Secured
	13.90%	Visa Classic
	9.90%	Visa Platinum
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		
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	\$35.00	
• Returned Payment Fee	\$35.00	

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 **April 20, 2010.**

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Statement Copy Fee	\$5.00
Rush Fee	\$20.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00