

VISA Platinum Preferred, VISA Platinum Rewards, VISA Classic Credit Cards Application and Solicitation Disclosure. Please keep this with all your loan documents. Annual Percentage Rates and other related information for each card is shown below.

Interest Rates and Interest Charges	
Annual Percentage Rates (APR) for Purchases	<p>VISA Platinum Preferred 8.99% - 12.49% when you open your account, based on your creditworthiness.</p> <p>VISA Platinum Rewards 9.50% - 12.99% when you open your account, based on your creditworthiness.</p> <p>VISA Classic 12.99% - 17.49% when you open your account, based on your creditworthiness.</p> <p>Your actual rate will be disclosed when you open your account.</p>
APR for Balance Transfer	<p>VISA Platinum Preferred *4.99% Introductory rate good for 6 months from new account opening. Balance transfers must be processed within 30 days of account opening to qualify for the introductory rate. 8.99% - 12.49% Based on your creditworthiness.</p> <p>VISA Platinum Rewards *4.99% Introductory rate good for 6 months from new account opening. Balance transfers must be processed within 30 days of account opening to qualify for the introductory rate. 9.50% - 12.99% Based on your creditworthiness</p> <p>VISA Classic *4.99% Introductory rate good for 6 months from new account opening. Balance transfers must be processed within 30 days of account opening to qualify for the introductory rate 12.99% - 17.49% Based on your creditworthiness</p>
APR for Cash Advances	<p>VISA Platinum Preferred 8.99% - 12.49% Based on your creditworthiness</p> <p>VISA Platinum Rewards 9.50% - 12.99% Based on your creditworthiness</p> <p>VISA Classic 12.99% - 17.49% Based on your creditworthiness</p>
Penalty APR and When it Applies	N/A
Paying Interest – applicable to all of the above mentioned credit cards	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the date of the transaction.
Minimum Interest Charge – applicable to all of the above mentioned credit cards	None
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

SEE NEXT PAGE for more information about your account

Fees - Applicable to all of the credit cards listed in this disclosure	
Annual Fee	None
Transaction fees	
Foreign Transactions	1% of each transaction in U. S. dollars.
Penalty Fees	
Late Payment fee	Up to \$20.00 fee assessed if payment is not received 5 days after statement closing
Return Payment	Up to \$20.00 Non-sufficient funds or items returned for uncollected funds regardless of reason.

How we calculated your balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

***Loss of Introductory APR on Balance Transfers:** If your minimum monthly payment is not received by the statement closing date, the APR for Balance Transfers will revert back to the standard rate based on your creditworthiness. Offer not valid on existing accounts or accounts associated with existing accounts and cannot be combined with any other offer.

Effective Date: The information about costs of the card described in this application is accurate as of **May 01, 2012**. This information may have changed after that date. To find out what may have changed, contact the credit union at 757-928-8850 or 1-800-928-8801.