



VISA Disclosures

The information about the cards described below is accurate as of Feb 2010. The information may have changed after that date. To find out what may have changed, [contact](#) the credit union.

Annual Percentage Rate (APR) for Purchases	VISA Platinum 8.9% VISA Gold / Classic 9.9% VISA Secured 10.9%
Other APRs	Cash Advance Platinum 8.9%, Gold/Classic 9.9%, Secured 10.9% Balance Transfer Platinum 8.9%, Gold/Classic 9.9%, Secured 10.9%
Grace Period for Purchases	25 Days
Method of Computing the Balances for Purchases	Average Daily Balance (Including New Purchases)
Annual Fee	None
Transaction Fee for Purchases	None
Minimum Finance Charge	None
Foreign Transaction Fee1% of transaction amount Balance Transfer Fee.....None Late Payment Fee.....\$15.00** Over-the-Credit Limit Fee.....\$0.00 Returned Check Fee.....\$15.00	

*The ANNUAL PERCENTAGE RATE is based on Platinum, Gold/Classic, and Secured cards.

**If five (5) or more days late