

**VISA PLATINUM (VARIABLE), VISA CLASSIC (VARIABLE),  
VISA CLASSIC SECURED (VARIABLE),  
AND VISA PLATINUM  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p style="text-align: center;"><b>Visa Platinum (Variable)</b></p> <p><b>8.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Classic (Variable)</b></p> <p><b>11.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Classic Secured (Variable)</b></p> <p><b>14.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p><b>9.95%</b></p>
<p><b>APR for Cash Advances</b></p>	<p style="text-align: center;"><b>Visa Platinum (Variable)</b></p> <p><b>8.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Classic (Variable)</b></p> <p><b>11.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Classic Secured (Variable)</b></p> <p><b>14.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p><b>9.95%</b></p>
<p><b>APR for Balance Transfers</b></p>	<p style="text-align: center;"><b>Visa Platinum (Variable)</b></p> <p><b>8.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Classic (Variable)</b></p> <p><b>11.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Classic Secured (Variable)</b></p> <p><b>14.95% - 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;"><b>Visa Platinum</b></p> <p><b>9.95%</b></p>

<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to the entire balance on your account if you: > Make a late payment  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until your account becomes current for six (6) months; the rate will reduce to the rate then in effect for non-delinquent accounts.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> > Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> > Late Payment Fee > Returned Payment Fee	<b>\$25.00</b> <b>\$25.00</b>

**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 **February 22, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b> if you are ten (10) or more days late
Statement Copy Fee	<b>\$1.00</b>
Document Copy Fee	<b>\$8.00</b>
Expedited Processing Fee	<b>\$60.00</b> per request
Document Evidence Fee	<b>\$20.00</b> for original documentation; <b>\$8.00</b> for copies of the original documentation
Card Replacement Fee	<b>\$5.00</b> per card