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VISA PLATINUM

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.5% to 19.5% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.5% to 19.5% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.5% to 19.5% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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	
Annual Fee - Annual Fee	None
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None Up to \$18.00

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 **January 1, 2011**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	\$18.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$15.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00
Card Recovery Fee	\$65.00