



**VISA SIGNATURE/VISA PLATINUM
STUDENT/VISA CLASSIC/VISA SECURED**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Student</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Student</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Student</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment. <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	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 your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p>\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater</p> <p>3.00% of the amount of each cash advance</p> <p>2.00% of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Visa Signature, Visa Platinum, Visa Classic, Visa Secured - Late Payment Fee - Student - Over-the-Credit Limit Fee - Returned Payment Fee - Visa Signature, Visa Platinum, Visa Classic, Visa Secured - Returned Payment Fee - Student	<p>Up to \$37.00</p> <p>Up to \$25.00</p> <p>None</p> <p>Up to \$37.00</p> <p>Up to \$25.00</p>

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.

SEE NEXT PAGE for more important information about your account.

Effective Date: The information about the costs of the card described in this application is accurate as of:

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

For California Borrowers, the Visa Signature, Visa Platinum, Student, Visa Classic and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee - Visa Signature, Visa Platinum, Visa Classic, Visa Secured:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to your account when you do not make the required minimum payment by or within the number of days of the statement Payment Due Date.

Late Payment Fee - Student:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment. If your account is subject to a Late Payment Fee, the fee will be charged to your account when you do not make the required minimum payment by or within the number of days of the statement Payment Due Date.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater. If your account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to your account when You transfer a balance from an account of another creditor to the account subject to your Agreement.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance. If your account is subject to a Cash Advance Fee (finance charge), the fee will be charged to your account when you obtain a cash advance from an ATM, the Credit Union or other financial institution.

Returned Payment Fee – Visa Signature, Visa Platinum, Visa Classic, Visa Secured:

\$27.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less. If your account is subject to a Returned Payment Fee, the fee will be charged to your account when a payment is returned for any reason.

Returned Payment Fee – Student:

\$25.00 or the amount of the required minimum payment, whichever is less. If your account is subject to a Returned Payment Fee, the fee will be charged to your account when a payment is returned for any reason.

Card Replacement Fee:

None.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Expedited Pay-by-Phone Fee:

\$8.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee may be imposed for method of payment is only allowed if the fee is for expedited crediting. This generally means the payments must be credited that day or if after the cut-off time established by the Credit Union, the following business day.

SEE NEXT PAGE for more important information about your account.

Variable Rate: Your variable ANNUAL PERCENTAGE RATE (APR) may be adjusted monthly and will be determined by adding a margin to the highest U.S. Prime Rate (Index) published in *The Wall Street Journal* "Money Rates" table five business days preceding the first calendar day of the month. If the Index is not published on that day, then see the immediately preceding edition. If the Index increases, variable APRs, will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. Your rate will not be more than 29.99% regardless of *The Wall Street Journal* "Money Rates" table Prime Rate. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margins:

Visa Signature

Purchases will be charged at	above the Index.
Balance Transfers will be charged at	above the Index.
Cash Advances will be charged at	above the Index.

Visa Platinum

Purchases will be charged at	above the Index.
Balance Transfers will be charged at	above the Index.
Cash Advances will be charged at	above the Index.

Student

Purchases will be charged at	above the Index.
Balance Transfers will be charged at	above the Index.
Cash Advances will be charged at	above the Index.

Visa Classic

Purchases will be charged at	above the Index.
Balance Transfers will be charged at	above the Index.
Cash Advances will be charged at	above the Index.

Visa Secured

Purchases will be charged at	above the Index.
Balance Transfers will be charged at	above the Index.
Cash Advances will be charged at	above the Index.