

**VISA PLATINUM, VISA PLATINUM REWARDS
 AND VISA PLATINUM CASH BACK
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum 0.00% Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 9.90% to 18.90%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 0.00% Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 11.90% to 20.90%, based on your creditworthiness.</p> <p>Visa Platinum Cash Back 0.00% Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 10.24% to 19.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum 9.90% to 18.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards 11.90% to 20.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Cash Back 10.24% to 19.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum 0.00% Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 9.90% to 18.90%, based on your creditworthiness.</p>

	<p>Visa Platinum Rewards</p> <p>0.00% Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 11.90% to 20.90%, based on your creditworthiness.</p> <p>Visa Platinum Cash Back</p> <p>0.00% Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 10.24% to 19.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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	
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00

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 **July 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.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$12.00
Rush Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Recovery Fee	\$65.00
Representative-Assisted Expedited Payment Fee	\$5.00