

INTEREST RATES AND INTEREST CHARGES		VISA
ANNUAL PERCENT RATE (APR) FOR PURCHASES		8.00% - 13.92%
APR FOR BALANCE TRANSFERS		8.00% - 13.92%
APR FOR CASH ADVANCES		8.00% - 13.92%
PENALTY APR AND WHEN IT APPLIES		NONE
HOW TO AVOID PAYING INTEREST ON		Your due date is at least 25 days after the close of each Billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date (Grace Period) each month
MINIMUM INTEREST CHARGE		If you are charged interest, the charge will be no less than \$0.00
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 web site of Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
FEES		VISA
ANNUAL FEE		NONE
MEMBERSHIP FEE		NONE
TRANSACTION FEES		
Balance Transfer		0.00
Cash Advances		0.00
Foreign Transaction		0.00
PENALTY FEES		
Late Payment		Up to \$15
Over the Credit Limit		None
Returned Payment		\$15
Other Fees		None

How We Will Calculate Your Balance: We use a method called "average Daily balance" (including new purchases). *An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

TERMS AND CONDITIONS

When you respond to this credit card offer you agree to the following:

1. You authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. If you ask, we will provide the name and address of the credit bureau.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account.
3. You agree that funds may be withdrawn from your share and/or share draft account in order to bring the VISA account current and/or clear any amounts due that are over the agreed upon limit. You further agree that any collateral used for any security interest contract you have entered into with this Credit Union, in addition, shares in the amount of \$100 up to my credit limit will be used as collateral, for this account and any other advances on this account you may receive now or in the future for any reason, except any loan secured by your personal residence.