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**VISA CLASSIC/ VISA GOLD/ VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 13.96%</p> <p>Visa Gold 9.96% This APR will vary with the market based on the 3-Month T-Bill.</p> <p>Visa Platinum 8.96% This APR will vary with the market based on the 3-Month T-Bill.</p>
APR for Cash Advances	<p>Visa Classic 13.96%</p> <p>Visa Gold 9.96% This APR will vary with the market based on the 3-Month T-Bill.</p> <p>Visa Platinum 8.96% This APR will vary with the market based on the 3-Month T-Bill.</p>
APR for Balance Transfers	<p>Visa Classic 13.96%</p> <p>Visa Gold 9.96% This APR will vary with the market based on the 3-Month T-Bill.</p> <p>Visa Platinum 8.96% This APR will vary with the market based on the 3-Month T-Bill.</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	0.80% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$10.00

How We Will Calculate Your Balance. We use a method called "average daily balance (excluding new purchases)."

Effective Date.

The information about the costs of the card described in this application is accurate as of **October 15, 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	\$10.00	or the amount of the required minimum payment, whichever is less, if you are 25 or more days late in making a payment.
Statement Copy Fee	\$1.00	
Rush Fee	\$15.00	