

| TABULAR DISCLOSURE   |   |
|--|---|
| Annual Percentage Rate (APR) for Purchases   | Visa Platinum<br><b>9.50%</b>   |
| Other APRs   | Cash Advance . . . . . 9.50%<br>Balance Transfer . . . . . 9.50%<br>Penalty Rate . . . . . 15.00% ■ |
| Grace Period for Purchases   | 25 Days   |
| Method of Computing the Balance for Purchases  | Average Daily Balance<br>(Including New Purchases)  |
| Annual Fee   | None  |
| Minimum Finance Charge   | None  |
| Transaction Fee for Purchases  | None  |
| Foreign Transaction Fee . . . . . 1% ♦<br>Balance Transfer Fee . . . . . None<br>Late Payment Fee . . . . . \$25.00 *<br>Over-the-Credit-Limit Fee . . . . . \$25.00 □ |   |

- based upon annual review
- ♦ of transaction amount
- \* if twenty (20) or more days late
- if \$1.00 over your credit limit

The information about the costs of the card described in this application is accurate as of 3/2007. This information may have changed after that date. To find out what may have changed, contact the credit union.



