

SO-VAL TEL FEDERAL CREDIT UNION

4986 E. Clinton Way
Fresno, CA 93727-1505
(559) 456-1144 or Fax (559) 456-0111
www.sovaltelfcu.org

TO: All VISA Applicants

To process your VISA application as quickly as possible, please make sure the following is provided.

1. The Express application must be completed in full.
2. Application has to be signed by all applicants.
3. Copies of all applicable income must be attached. (Paycheck stubs, rental agreements, and /or the previous years tax return.)

VISA Classic Card

Cardholder Information For your Secured and/or Unsecured Credit Card

Annual percentage rate for purchases and cash advances	14.50% The corresponding Periodic rate of 1.2083% per month
Grace period for repayment of balance "How to avoid paying Interest on purchases you make on your Credit card."	You have a 25day grace period to repay your balance for purchases before a finance charge will be imposed, Cash Advances have no grace period finance charges start the date of advance.
Balance calculation method for purchases and/or cash advances	In order to avoid a Finance Charge on purchases made since your last statement date, you must pay the Total New Balance shown on your statement within 25days of the statement closing date. Otherwise Finance Charges on purchases are calculated from the beginning of the next statement period on previously billed transactions. Cash advances are always subject to a Finance Charge from the date they are posted to your account.
Annual Fee	None
Transaction fee for Cash Advances Fees for paying Late NSF Checks Fee for Expedited Payment by Phone. Statement Copies	Cash Advance Fee: None Late Payment Fee: \$15.00 NSF Checks: \$15.00 Pay by Phone Fee: \$10.00 Statement Copies: \$5.00

The information quoted is accurate as of January 26, 2010. The information may have changed after that date. To determine the latest VISA information please contact us.