





Interest Rates and Interest Charges							
Annual Percentage Rate (APR) for	Visa Platinum						
Purchases	,	,		,	,	or	
	, based on your creditworthiness.						
	, based on your orealiworthiness.						
	Visa Me/Rewards						
	,	,		,	,	or	
	, based on your creditworthiness.						
APR for Balance Transfers	Visa Platinum						
	, creditworthiness.	,	,	or	, based o	n your	
	creditworthiness.						
	Visa Me/Rewards						
	, , ,	,	,	or	, based c	n your	
	creditworthiness.						
APR for Cash Advances	Visa Platinum						
	creditworthiness.	,	,	or	, based c	n your	
	Creditworthiness.						
	Visa Me/Rewards						
	, creditworthiness.	,	,	or	, based c	n your	
Penalty APR and When it Applies	Visa Platinum						
	Visa Me/Rewards						
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 any interest on purchases if you pay your entire balance by the due date each month.						
Purchases						lance by	
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 website of the Consumer Financial Protection						
	Bureau at http://www.consumerfinance.gov/learnmore.						
Fees							
Set-up and Maintenance Fees							
- Annual Fee - Visa Platinum	None						
- Annual Fee - Visa Me/Rewards	None						
- Account Set-up Fee	None						
- Program Fee	None						
- Participation Fee	None						

Transaction Fees - Balance Transfer Fee - Visa Platinum - Balance Transfer Fee - Visa Me/Rewards	None 3.00% of the amount of each balance transfer
Cash Advance FeeForeign Transaction FeeTransaction Fee for Purchases	None 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None Up to \$20.00

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:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum and Visa Me/Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee - Visa Me/Rewards:

\$25.00.

Balance Transfer Fee (Finance Charge) - Visa Me/Rewards:

3.00% of each balance transfer.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:

\$15.00.

Emergency Card Replacement Fee:

\$35.00.

PIN Replacement Fee:

\$5.00.

Rush Fee:

\$35.00.

Statement Copy Fee: \$5.00.