

Transaction Fees - Balance Transfer Fee - Visa Platinum - Balance Transfer Fee - Visa Me/Rewards - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None 3.00% of the amount of each balance transfer 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.

SEE NEXT PAGE for more important information about your account.

Statement Copy Fee:
\$5.00.