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VISA PLATINUM

**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90% to 16.40%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>8.90% to 16.40%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>8.90% to 16.40%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.
<b>Paying Interest</b>	We will begin charging interest on purchases on the transaction date.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee  - Foreign Transaction Fee	<b>\$10.00</b> or 2% of the amount of each cash advance, whichever is greater, a maximum of \$50.  <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.08%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**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 **January 1, 2011**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$3.00</b>
Card Replacement Fee	<b>\$10.00</b>
Document Copy Fee	<b>\$3.00</b>
Rush Fee	<b>\$35.00</b>