

Variable Rate

The ANNUAL PERCENTAGE RATE is subject to change and will be calculated by adding a margin to the highest Prime Rate as published in the "Money Rates" table of *The Wall Street Journal* on the last business day of the previous calendar month ("Index"). This rate will be rounded to the nearest 0.25%. The ANNUAL PERCENTAGE RATE may increase if the Index rate increases. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. An Index rate increase will result in a higher interest charge, and it may have the effect of increasing my periodic minimum payment. A decrease in the Index rate will have the opposite effect as an increase. An Index rate increase or decrease will take effect on the first day of the month. The ANNUAL PERCENTAGE RATE can increase or decrease monthly. If the Index rate changes more frequently than the ANNUAL PERCENTAGE RATE, the Credit Union will use the Index rate in effect on the day it adjusts the ANNUAL PERCENTAGE RATE to determine the new ANNUAL PERCENTAGE RATE. In such a case, the Credit Union will ignore any changes in the Index rate that occur between ANNUAL PERCENTAGE RATE adjustments. If the Index is no longer available, the Credit Union will choose a new index that is based upon comparable information.

Margin

- Purchases will be charged at 11.74% above the Index.
- Cash advances will be charged at 11.74% above the Index.
- Balance transfers will be charged at 11.74% above the Index.
- Penalty rates will be charged at 14.75% above the Index.

**VISA® CREDIT CARD
ACCOUNT DISCLOSURE**

Effective: April 1, 2011

This Credit Card Account Disclosure Addendum is incorporated into and becomes part of the Credit Card Account Agreement and Disclosure Statement ("Credit Card Agreement"). Please keep this attached to the Credit Card Agreement.



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14.99%
3899-2/11

M-103349

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	14.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and when it Applies	18.00% This APR will vary with the market based on the Prime Rate. This APR may be applied to the entire balance on my Account if I: <ul style="list-style-type: none"> • Make a late payment. • Fail to pay the minimum required payment by the payment due date shown on my statement. • Make a payment that is returned. How Long Will the Penalty APR Apply? If my APRs are increased for any of these reasons, the penalty APR will apply until my Account is current for six (6) consecutive months.
Paying Interest	My due date is at least 21 days after the close of each billing cycle. The Credit Union will not charge me interest on purchases if I pay my entire balance by the due date each month. You will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If I am charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

FEES	
Setup and Maintenance Fees	
• Annual Fee	None
• Account Setup Fee	None
• Program Fee	None
• Account Maintenance Fee on Closed Accounts	None
• Additional Card Fee	\$7.50 one-time fee for each additional Card

Transaction Fees	
• Balance Transfer Fee	3% of the amount of each balance transfer (\$29 minimum and \$100 maximum)
• Cash Advance Fee	3% of the amount of each cash advance (\$10 minimum)
• Foreign Transaction Fee	1% of each transaction in U.S. dollars
• Transaction Fee for Purchases	None
Penalty Fees	
• Late Payment Fee	Up to \$25.00
• Overlimit Fee	Up to \$29.00
• Returned Payment Fee	Up to \$25.00 per returned item

How the Credit Union Will Calculate my Balance

The Credit Union uses a method called "average daily balance (including new purchases)." My Credit Card Agreement has more details.

Billing Rights

Information on my rights to dispute transactions and how to exercise those rights is provided in my Credit Card Agreement.

OTHER DISCLOSURES

Service Fees	
• Copy of Statement, Sales Draft, or Other Record Fee	\$5.00 fee per each item requested
• Rush Fee	\$35.00 fee per Card
• Card Replacement Fee	\$7.50 fee per Card
• Pay-by-Phone Payment Fee	\$5.00 per payment
• Returned Convenience Check Fee	\$25.00 per check

Periodic Rates

The Purchase APR is **14.99%**, which is a daily periodic rate of 0.04104%.

The Cash Advance APR is **14.99%**, which is a daily periodic rate of 0.04104%.

The Balance Transfer APR is **14.99%**, which is a daily periodic rate of 0.04104%.

The Penalty Rate APR is **18.00%**, which is a daily periodic rate of 0.0493%.

See reverse for additional terms and disclosures.