



Annual Percentage Rate (APR) for Purchases	<p> Visa Classic Secured 9.99% to 25.49% When you open your account, based on your creditworthiness. </p> <p> Visa Memberperks Rewards Secured 12.99% to 24.99% When you open your account, based on your creditworthiness. This APR will vary with the market based on the 26-Week Treasury Bill. </p> <p> Visa Share Secured 18.99% </p> <p> Visa First 24.99% </p>
APR for Balance Transfers	<p> Visa Classic Secured 9.99% to 25.49% When you open your account, based on your creditworthiness. </p> <p> Visa Memberperks Rewards Secured 12.99% to 24.99% When you open your account, based on your creditworthiness. This APR will vary with the market based on the 26-Week Treasury Bill. </p> <p> Visa Share Secured 18.99% </p> <p> Visa First 24.99% </p>
APR for Cash Advances	<p> Visa Classic Secured 9.99% to 25.49% When you open your account, based on your creditworthiness. </p> <p> Visa Memberperks Rewards Secured 12.99% to 24.99% When you open your account, based on your creditworthiness. This APR will vary with the market based on the 26-Week Treasury Bill. </p> <p> Visa Share Secured 18.99% </p> <p> Visa First 24.99% </p>
Penalty APR and When it Applies	<p>None</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Bureau at http://www.consumerfinance.gov/learnmore</p>

Annual Fee	None
Transaction Fees *Balance Transfer *Cash Advance *Foreign Transaction	*\$5.00 or 2.50% of the amount of each transfer, whichever is greater *\$5.00 or 3.00% of the amount of each cash advance, whichever is greater *2.00% of each transaction in U.S. dollars
Late Payment Fee	\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. \$10.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment. \$15.00 or the amount of the required minimum payment, whichever is less, if you are fifteen or more days late in making a payment. \$10.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment, and you have already incurred two late payment fees during the preceding 12 month period.
Penalty Fees *Late Payment Fee *Returned Payment Fee *Card Replacement Fee	*Up to \$15.00 *\$26.00 *\$5.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)."

Effective Date:

The information about the costs of the card described in this application as of November 1, 2014. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Credit extended under these credit card accounts 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 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.