



VISA Credit Card Application
Account Disclosures

Rates and Fees

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	9.90% - 18.00% When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate. If there is no Introductory rate, the periodic rate used to compute the FINANCE CHARGE for purchases, cash advances and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of The Wall Street Journal on the last business day of the month and is subject to change monthly.
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
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	
Annual Fee	None
Transaction Fees	
• Cash Advance Fee	None
Penalty Fees	
• Late Payment Fee	\$15
• NSF Fee	\$30
Other Fees	
• Foreign Transaction Fee	Up to 1% of the US dollar amount of the foreign transaction.

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

We reserve the right to amend the Credit Card Account Agreement as permitted by law. The above rates and fees are current as of February 1, 2010.

Your margin is _____ the Wall Street Journal prime rate as of ___/___/___ is _____%.

Your current rate is the total of the margin and the prime rate: _____%.

Account # _____

Member Signature

Date ___/___/___