

# Visa® Truth in Lending Credit Disclosures

## Annual Percentage Rate (APR) for Purchases and Balance Transfers

**Variable Rate**  
**7.24% - 18.00%**

### Variable Rate Information

Annual percentage rate may vary. Your interest rate is determined by your credit history. Visa rate is determined by adding 3.99%, 9% or 17% to the Effective Prime. If there is no Introductory rate, the periodic rate used to compute the FINANCE CHARGE for purchases 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. Rate options have a ceiling of 18%.

### Other APRs

Cash Advance APR: 18%

### Method of Computing the Balance for Purchases

Average Daily Balance (including new purchases)

### No Annual Fee

**Minimum Finance Charge:** \$1

**Grace Period for Purchases:** 21 days

### Other Fees

Transaction Fee for Purchases	None
Balance Transfer Fee	None
Late Payment Fee	\$15
Foreign Transaction Fee	2% of amount purchased
Cash Advance Fee	2% of amount advanced, minimum fee of \$5 and maximum fee of \$25

The information about the costs of the cards described above is accurate as of 04/08/2011. This information may have changed after that date. To find out what may have changed, contact the Credit Union.