

| INTEREST RATES AND OTHER CHARGES | Platinum VISA | Classic VISA |
|---|---|--|
| Annual Percentage Rate (APR) for Purchases | 0.00% Introductory APR for a period of six billing cycles After that your APR will be 8.90% | 2.90% Introductory APR for a period of six billing cycles After that your APR will be 13.90% |
| APR for Balance Transfers | 8.90% | 13.90% |
| APR for Cash Advances | 8.90% | 13.90% |
| Penalty APR and When it Applies | 16.90% | 16.90% |
| | This APR may be applied to your account if you: - Make a late payment -Go over your credit limit two times in a six-month period How long will the Penalty APR Apply? If your APRs are increased for these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due. | |
| How to Avoid Paying Interest on Purchases | 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. | |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore. | |

| FEES | |
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| Transaction Fees - Foreign Transaction Fee | 2.00% of each multiple currency transaction in U.S. Dollars .80% of each single currency transaction in U.S. Dollars |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to \$25.00 Up to \$27.00 |

How We Will Calculate Your Balance: We use a method called "Average daily balance (including new purchases)"

Classic VISA - Loss of Introductory APR: We may end your introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Platinum VISA - Loss of Introductory APR: We may end your introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Application of Penalty APR: Your APR may be increased due to the disclosed Penalty APR if you are 60 days late in making a payment or go over your credit limit two times in a six-month period.

Effective Date: The information about the costs of the card described in this application is accurate as of March 1, 2016. The information may have changed after that date. To find out what may have changed, contact the Credit Union.

| OTHER DISCLOSURES | |
|----------------------|---|
| Late Payment Fee | \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. |
| Returned Payment Fee | \$27.00 or the amount of the required minimum payment, whichever is less. |
| Statement Copy Fee | \$2.00 per document |
| Document Copy Fee | \$2.00 per document |
| Rush Fee | \$35.00 |
| Card Replacement Fee | \$10.00 |