



**CREDIT CARD DISCLOSURE
FOR STUDENT CREDIT CARD (Available only with qualified Student Checking accounts)**

Annual percentage rate (APR) for purchases	The Annual Percentage Rate for purchases will be 13.39%*
Other APR's	The Cash Advance APR and Balance Transfer APR will be 13.39%* Performance rate: 18% See Explanation below**
Grace Period	The grace period for repayment of balances for purchases is 25 days
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fee	Inactivity: \$10.00 annually in January if credit card has no activity in previous 12 months
Minimum finance charge	None
Transaction fee	None
Late payment fee	5% of the unpaid portion of the past due amount
Over the credit limit fee	\$20.00
Foreign transaction fee	1% of U.S. Dollar transaction amount

Lost/Stolen processing fee	\$20.00 for each account replaced due to a lost or stolen card
Returned check/ACH fee	\$20.00 per item

- * Your APR is set as part of the features of the "student checking account." The Cash Advance APR and Balance Transfer APR will be the same as your Purchase APR.
- ** A Performance APR of 18% will be imposed on the total balance when you fail to make the minimum required payment prior to the second closing date following a payment due date.

Information is accurate as of 5/15/09. The information may have changed after that date. To find out what may have changed, please contact the credit union at 1-800-678-8765 or 757-552-1000.