



Borrower(s) Name and Address		Date	Account/Member Number
			Credit Limit
<b>Interest Rates and Interest Charges</b> <input type="checkbox"/> Visa Platinum Prime Lock <input type="checkbox"/> Visa Platinum Rewards <input type="checkbox"/> Visa Platinum Advantage/Visa Platinum Family <input type="checkbox"/> Visa Secured			
<b>ANNUAL PERCENTAGE RATE</b> for Purchases		<input type="checkbox"/> <b>Visa Platinum Prime Lock - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be <b>3.25%</b> . <input type="checkbox"/> <b>Visa Platinum Advantage/ Visa Platinum Family - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Platinum Rewards - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Secured - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate.	
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers		<input type="checkbox"/> <b>Visa Platinum Prime Lock - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Platinum Advantage/ Visa Platinum Family - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Platinum Rewards - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Secured - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate.	
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances		<input type="checkbox"/> <b>Visa Platinum Prime Lock - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Platinum Advantage/ Visa Platinum Family - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Platinum Rewards - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Visa Secured - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that your APR will be _____ % This APR will vary with the market based on the Prime Rate.	
<b>How to Avoid Paying Interest</b>		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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>		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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	
<b>Fees</b>			
Annual Fee		\$50.00 Visa Platinum Prime Lock Only	
<b>Transaction Fees</b> Cash Advance & Balance Transfers Foreign Transactions		None 1.00% of each transaction	

<b>Penalty Fees</b> Late Payment Over-the-limit Fee Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$15.00</b> Up to <b>\$30.00</b>
<p><b>How We Will Calculate Your Balance:</b> We use a method called "Average Daily Balance (including new purchases)". See your account agreement for more details.</p> <p><b>Variable Rates:</b> The Annual Percentage Rate for Visa Accounts are based on the prime rate as published in the <i>Wall Street Journal</i> (Index) plus a margin based on your credit worthiness. The margin for your account is _____. The Annual Percentage Rate will change on the first day of the billing cycle following a change in the index. The Annual Percentage Rate will never be greater than the maximum allowed by law which is currently <b>18.00%</b>.</p> <p><b>Billing Rights:</b> Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.</p>	
<b>Periodic Rates:</b>	
<b>Visa Platinum Prime Lock</b>	
<ul style="list-style-type: none"> <li>For Purchases, Balance Transfers, and Cash Advances Introductory Rate; the monthly periodic rate is <b><u>0.24917%</u></b></li> <li>For Purchases after the Introductory Rate; the monthly periodic rate is <b><u>0.27083%</u></b></li> <li>For Balance Transfers, and Cash Advances after the Introductory Rate; the monthly periodic rate is <b><u>0.27083%</u></b></li> </ul>	
<b>Visa Platinum Advantage/Visa Platinum Family and Visa Secured</b>	
<ul style="list-style-type: none"> <li>For Purchases, Balance Transfers, and Cash Advances Introductory Rate; the monthly periodic rate is <b><u>0.24917%</u></b></li> <li>For Purchases, Balance Transfers, and Cash Advances after the Introductory Rate; the monthly periodic rate is <b><u>0.43667%</u></b></li> </ul>	
<b>Visa Platinum Rewards</b>	
<ul style="list-style-type: none"> <li>For Purchases, Balance Transfers, and Cash Advances Introductory Rate; the monthly periodic rate is <b><u>0.24917%</u></b></li> <li>For Purchases, Balance Transfers, and Cash Advances after the Introductory Rate; the monthly periodic rate is <b><u>0.52%</u></b></li> </ul>	