

APRs and Other Required Cost Disclosures for Credit Card Applications

Type	Annual Percentage Rate (APR)	Penalty APRs	Grace Period For Purchases	Method of Computing the Balance for Purchases	Annual Fee	Minimum Finance Charge	Foreign Transaction Fee: 1% ♦
Gold	11.9% Fixed	None	25 Days	Average Daily Balance (including new purchases)	None	\$0.50	Late Payment Fee: \$25.00 ▶
Platinum	8.9% Fixed	None					Cash Advance Fee: 2% •
							Balance Transfer Fee: None

The information about the costs of the card described in this application is accurate as of 3/2010.
This information may have changed after that date. To find out what may have changed, contact the credit union.

- ♦ of the transaction amount
- of the advance with a \$2.00 minimum, \$25.00 maximum
- ▶ if 15 of more days late