

Visa® Credit Card Rate & Cost

Annual Percentage Rate (APR) for Purchases	9.50%
Other APRs	
Cash Advance APR	9.50%
Balance Transfer APR	9.50%
Grace Period for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (Including New Purchases)
Annual Fee	None
Minimum Finance Charge	\$0.50
International Transaction Fee	1%*
Balance Transfer Fee	None
Late Payment Fee	5%**
**But not less than \$1.00 or greater than \$12.50	
Over Credit Limit Fee	\$10.00

*Of the transaction amount.

The information about the costs of the card described herein are accurate as of 10-01-2011. This information may have changed after that date. To find out what may have changed, contact the credit union.



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