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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**New Beginning VISA**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b>  <b>9.99%</b></p> <p><b>Visa Classic</b>  <b>12.99% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa New Beginning</b>  <b>18.00%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b>  N/A</p> <p><b>Visa Classic</b>  N/A</p> <p><b>Visa New Beginning</b>  <b>18.00%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>  9.99%</p> <p><b>Visa Classic</b>  9.99% to 18.00%, based on your creditworthiness.</p> <p><b>Visa New Beginning</b>  <b>18.00%</b></p>
<b>How to Avoid Paying Interest on Purchases</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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee - Visa Platinum, Visa Classic - Annual Fee - Visa New Beginning	<p><b>None</b></p> <p><b>\$12.00</b></p>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$20.00</b></p> <p>Up to <b>\$15.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: SEPTEMBER 22, 2009. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum, Visa Classic and Visa New Beginning are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Other Fees & Disclosures:**Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.

Annual Fee - Visa New Beginning:

\$12.00.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.