

VISA CREDIT CARD RATES AND TERMS
Effective February 03, 2012 and subject to change.



NON-VARIABLE INTEREST RATES AND INTEREST CHARGES

Card Details	Visa® Platinum Card ¹
Annual Percentage Rate (APR) for Purchases:	9.99% - 19.99% , based on creditworthiness.
APR For Balance Transfers:	13.99% - 23.99%, based on creditworthiness.
APR For Cash Advances:	13.99% - 23.99%, based on creditworthiness.
Paying Interest:	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 begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips From The Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website http://www.federalreserve.gov/creditcard .

¹This non-variable APR is a set rate and is not determined by an index; however, this APR is not guaranteed. Non-variable rates are intended to be stable, but can be changed based on market conditions or other reasons. You will be notified prior to any such change.

SHARE SECURED FIXED INTEREST RATES AND INTEREST CHARGES

Card Details	Share Secured Visa Classic Card ²
APR For Purchases:	15.00% , based on creditworthiness.
APR For Balance Transfers:	15.00%, based on creditworthiness.
APR For Cash Advances:	15.00%, based on creditworthiness.
Paying Interest:	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 begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips From The Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website http://www.federalreserve.gov/creditcard .

²Funds in a share account equal to 120% of the approved credit limit are held as security for Share Secured Visa Classic Credit Cards.

FEES

Annual Fee	
Visa Platinum:	None
Share Secured Visa Classic:	\$20
Transaction Fees	
Balance Transfer(s):	2% of the amount of the advance (\$1 min). The limit for combined cash advances/balance transfers is 30% of approved credit limit, max \$10,000.
Cash Advance(s):	2% of the amount of the advance (\$1 min). The limit for combined cash advances/balance transfers is 30% of approved credit limit, max \$10,000.
Foreign Transaction(s):	International Service Assessment Fee: 2% of the amount of the purchase or cash advance (international transaction).
Penalty Fee	
Late Payment Fee:	\$10 if your minimum monthly payment is late 10 days or more.
Returned Payment Fee:	\$20 each.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new transactions). Refer to your account agreement for details.

Billing Rights: Information about your rights to dispute transactions and how to exercise those rights is provided in your account agreement.