


VISA CREDIT CARD & PERSONAL LOAN RATES AND TERMS



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Rates effective November 20, 2009 and subject to change.

VISA® CREDIT CARD RATES AND TERMS	
Card Type	Annual Percentage Rate (APR) for Purchases and Cash Advances
Visa Platinum 	9.99% Variable for Visa Platinum
Visa Gold	12.90% Fixed for Visa Gold
Visa Classic	9.99% Variable for Visa Classic
Share Secured Visa Gold ¹	11.00% Fixed for Share Secured Visa Gold
Share Secured Visa Classic ¹	15.00% Fixed for Share Secured Visa Classic
First Time Borrower Visa	19.99% Fixed for First Time Borrower Visa
Variable rate information	Your APR may vary. Rates will be determined by adding 5.40% for participation in the Visa Classic and 3.90% for participation in the Visa Platinum to the highest Prime rate as published in <i>The Wall Street Journal</i> on the 15 th or next business day of the current calendar month. Your APR shall not be lower than 9.99% or higher than 19.99%.
Grace period for repayment of purchase balances	30 days on average. NOTE: There is no grace period for cash advances and balance transfers.
Method for computing the balance for purchases and cash advances	Average Daily Balance (including new transactions)
Annual fee	Visa Platinum, Visa Gold, Visa Classic, Share Secured Visa Gold, First Time Borrower Visa: \$0 Share Secured Visa Classic: \$20
Transaction fee for cash advances	2% of the amount of the advance (\$1 min/\$50 max)
Other fees	International Service Assessment Fee: 1% of the amount of the purchase or cash advance. (international transaction) Late Payment Fee: \$10 if your minimum monthly payment is 10 days or more late. Over Credit Limit Fee: \$10 for any month the balance of your account on the statement date exceeds the approved credit limit by \$500 or 20%, whichever is less.

¹Funds in a share account are held as security for Share Secured Visa Gold and Visa Classic Credit Cards.

LOAN RATES AND TERMS			
PERSONAL LOANS	Annual Percentage Rate (APR)	Rate Type	Estimated Payment Per \$1,000
Tax Reward Signature	10.950%	Fixed	\$19.00
Signature ²	15.500%	Fixed	\$21.41
Certificate Secure (\$25,000 or more)	2.00% + Dividend Rate	Fixed	N/A
Certificate Secure (less than \$25,000)	3.00% + Dividend Rate	Fixed	N/A
Share Secured	5.000%	Fixed	\$16.10

²Rates shown are for qualified buyers and may vary based on the amount financed, term and credit history. FIRST TIME BORROWER: 4% over applicable APR. CREDIT REBUILDER: 6% over applicable APR.

For Certificate Secured Loans, the entire remaining unpaid balance shall be due and payable upon the maturity of the Certificate Account. The APR and the corresponding Daily Periodic Rate will be shown on the Loan Advance Voucher. Discounts do not apply.