



P.O. Box 199  
 488 Majors Blvd.  
 Lynchburg, TN 37352  
 931-759-5513



**VISA PLATINUM PREFERRED/  
 VISA PLATINUM/VISA CLASSIC  
 Application and Solicitation Disclosure**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Visa Platinum Preferred <b>9.00%</b> Visa Platinum <b>12.00%</b> Visa Classic <b>15.00%</b>
<b>APR for Cash Advances</b>	Visa Platinum Preferred <b>9.00%</b> Visa Platinum <b>12.00%</b> Visa Classic <b>15.00%</b>
<b>APR for Balance Transfers</b>	Visa Platinum Preferred <b>9.00%</b> Visa Platinum <b>12.00%</b> Visa Classic <b>15.00%</b>
<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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> -Annual Fee-Visa Platinum Pref. -Annual Fee-Visa Platinum -Annual Fee-Visa Classic -Account Set-Up Fee	<b>None</b> <b>None</b> <b>None</b> <b>\$20.00</b> (one-time fee)

SEE BACK OF PAGE for more important information about your account.



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<b>Transaction Fees</b> -Balance Transfer Fee -Cash Advance Fee -Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> -Late Payment Fee -Over-the-Credit Limit Fee -Returned Payment Fee	Up to <b>\$20.00</b> <b>None</b> Up to <b>\$12.00</b>

**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 October 1, 2010. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

- Late Payment Fee                    **\$20.00** or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
- Returned Payment Fee            **\$12.00** or the amount of the required minimum payment, whichever is less.
- Rush Fee                                **\$25.00**