

Affinity Group Credit Union

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VISA CLASSIC, VISA GOLD AND VISA PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.90% Visa Classic
	11.90% Visa Gold
	9.90% Visa Platinum
APR for Cash Advances	13.90% Visa Classic
	11.90% Visa Gold
	9.90% Visa Platinum
APR for Balance Transfers	13.90% Visa Classic
	11.90% Visa Gold
	9.90% Visa Platinum
How to Avoid Paying Interest on Purchases	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.
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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
• Foreign Currency Conversion Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment Fee	\$20.00
• Returned Payment Fee	\$25.00

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

OTHER DISCLOSURES

Statement Copy Fee	\$2.00
PIN Replacement Fee	\$4.00
Card Replacement Fee	\$7.00