



## VISA Disclosure and Fee Schedule

INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases	<b>Classic Card</b>	<b>Platinum Card</b>	
	Tier 1	12%	9.5%
	Tier 2	13%	9.5%
	Tier 3	15%	
	Tier 4	18%	
	Tier 5	18%	
APR for Cash Advances & Balance Transfers	<b>Classic Card</b>	<b>Platinum Card</b>	
	Tier 1	12%	9.5%
	Tier 2	13%	9.5%
	Tier 3	15%	
	Tier 4	18%	
	Tier 5	18%	
Penalty APR	<b>18%</b> This APR may be applied if your monthly payment is received late for two (2) consecutive months. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due and without further default from you.		
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers 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 of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .		
FEES			
Annual Fee	<b>\$25</b> (currently waived for existing members)		
Transaction Fees			
• Cash Advance Fee	Either <b>\$2</b> or <b>2%</b> of the amount of each cash advance, whichever is greater ( <b>\$30</b> maximum).		
• Foreign Transaction Fee	1% of the US dollar amount of the foreign transaction.		
Penalty Fees			
• Returned Payment Fee	Up to <b>\$20</b>		
• Late Payment Fee	Up to <b>\$25</b>		
• Over Limit Charge	Up to <b>\$25</b>		



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OTHER FEATURES	
<b>Credit Life</b>	If you elect to obtain the optional credit life coverage and pay the monthly protection fees, we will cancel your payments and outstanding balance if you die.
<b>Credit Disability</b>	If you elect to obtain the optional credit disability coverage and pay the monthly protection fees, we will pay your payments after a 30-day waiting period while you are disabled.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases).

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

**Additional Fee Information:**

Card Replacement Fee: **\$25**

Minimum Interest Charge: **\$0.50**

*These Account Disclosures for the VISA Credit Card are part of and integrated with your VISA Credit Card Agreement with Newrizons Federal Credit Union. We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are effective as of October 25, 2010.*