



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



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

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	Visa Gold 7.00% Visa Platinum Preferred 9.00% Visa Platinum 12.00% Visa Classic 15.00%
APR for Cash Advances	Visa Gold 7.00% Visa Platinum Preferred 9.00% Visa Platinum 12.00% Visa Classic 15.00%
APR for Balance Transfers	Visa Gold 7.00% Visa Platinum Preferred 9.00% Visa Platinum 12.00% Visa Classic 15.00%
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.

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



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Fees	
Set-up and Maintenance Fees	
-Annual Fee-Visa Gold	None
-Annual Fee-Visa Platinum Pref.	None
-Annual Fee-Visa Platinum	None
-Annual Fee-Visa Classic	None
-Account Set-Up Fee	\$20.00 (one-time fee)
Transaction Fees	
-Balance Transfer Fee	None
-Cash Advance Fee	None
-Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
-Late Payment Fee	Up to \$20.00
-Over-the-Credit Limit Fee	None
-Returned Payment Fee	Up to \$12.00

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 May 1, 2012. 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**