

# VISA CREDIT CARD RATES AND TERMS

Effective September 07, 2010 and subject to change.



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FIXED RATES AND TERMS				
Card Type	Annual Percentage Rate (APR) for Purchases		Rate Type	Annual Fee
Visa® Gold:	<b>12.90%</b>		Fixed	\$0
	APR for Balance Transfers	<b>12.90%</b>		
	APR for Cash Advances	<b>12.90%</b>		
Share Secured Visa Gold <sup>1</sup> :	<b>11.00%</b>		Fixed	\$0
	APR for Balance Transfers	<b>11.00%</b>		
	APR for Cash Advances	<b>11.00%</b>		
Share Secured Visa Classic <sup>1</sup> :	<b>15.00%</b>		Fixed	\$20
	APR for Balance Transfers	<b>15.00%</b>		
	APR for Cash Advances	<b>15.00%</b>		
First Time Borrower Visa:	<b>19.99%</b>		Fixed	\$0
	APR for Balance Transfers	<b>19.99%</b>		
	APR for Cash Advances	<b>19.99%</b>		
Paying Interest:	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We begin charging interest on balance transfers and cash advances 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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .			

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

FEES	
<b>Transaction Fees</b>	
Balance Transfer(s):	<p><b>Current:</b> 2% of the amount of the advance (\$1 min/\$50 max).</p> <p><b>Effective October 2, 2010:</b> 2% of the amount of the advance (\$1 min). The limit for combined cash advances/balance transfers is 30% of approved credit limit, max \$10,000.</p>
Cash Advance(s):	<p><b>Current:</b> 2% of the amount of the advance (\$1 min/\$50 max).</p> <p><b>Effective October 2, 2010:</b> 2% of the amount of the advance (\$1 min). The limit for combined cash advances/balance transfers is 30% of approved credit limit, max \$10,000.</p>
Foreign Transaction(s):	<p><b>Current:</b> International Service Assessment Fee: 1% of the amount of the purchase or cash advance (international transaction).</p> <p><b>Effective October 2, 2010:</b> International Service Assessment Fee: 2% of the amount of the purchase or cash advance (international transaction).</p>
<b>Penalty Fee</b>	
Late Payment Fee:	\$10 if your minimum monthly payment is 10 days or more late.
Returned Payment Fee:	\$20 each.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new transactions). Refer to your account agreement for details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.