



FEDERAL CREDIT UNION
Building Relationships For Life

20 Sporting Green Drive
Mechanicsburg, PA 17050
717-697-3474, ext. 3524 • 800-240-4364
Fax: 717-591-9695 • www.americhoice.org

LOANLINER.



**VISA PLATINUM AND
VISA PLATINUM PREFERRED
Application and Solicitation Disclosure**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 8.90%, 10.90%, 12.90%, or 14.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Preferred 10.99%, 12.99%, 14.99%, or 17.99% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 8.90%, 10.90%, 12.90%, or 14.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Preferred 10.99%, 12.99%, 14.99%, or 17.99% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 8.90%, 10.90%, 12.90%, or 14.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Preferred 10.99%, 12.99%, 14.99%, or 17.99% when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Platinum 18.00%</p> <p>Visa Platinum Preferred 18.00%</p> <p>This APR may be applied to the entire balance on your account if you: - Make a late payment</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until your account is current for six (6) consecutive months; contact the credit union to apply for a rate reduction.</p>
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	
Annual Fee - Annual Fee - Visa Platinum - Annual Fee - Visa Platinum Preferred	None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

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

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 61 days late in making a payment.

Effective Date.

The information about the costs of the card described in this application is accurate as of **January 20, 2011**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$10.00
Document Copy Fee	\$10.00