



815 W. Tampa 65802
 P.O. Box 1217 65801
 Springfield, MO



**VISA PLATINUM, VISA PREFERRED AND VISA SHARE SECURED
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 9.90% Visa Preferred 13.90% Visa Share Secured 15.90%
APR for Cash Advances	Visa Platinum 9.90% Visa Preferred 13.90% Visa Share Secured 15.90%
APR for Balance Transfers	Visa Platinum 9.90% Visa Preferred 13.90% Visa Share Secured 15.90%
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	
- Cash Advance Fee	2.00% of the amount of each cash advance
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$15.00

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 **August 26, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	Varies by delivery method
PIN Replacement Fee	\$2.00
Card Replacement Fee	\$5.00