

**Progressions Credit Union  
VISA Credit Card Application Disclosures**

**VISA Rates & Fees**

| INTEREST RATES AND INTEREST CHARGES  |   |
|--|---|
| <b>Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers</b>  | <b>9.99% to 17.99%</b> when you open your account, based on our credit worthiness.  |
| <b>How to Avoid Paying Interest on Purchases</b>   | 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.  |
| <b>For Credit Card Tips from the Federal Reserve Board</b>   | 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   |   |
| <b>Annual Fee</b>  | <b>\$15</b>   |
| <b>Transaction Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Cash Advance</b></li> <li>• <b>Balance Transfer</b></li> <li>• <b>Foreign Transaction</b></li> </ul> | <p>none</p> <p>none</p> <p>1% of the US dollar amount of the foreign transaction</p>  |
| <b>Penalty Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit Limit</b></li> </ul>                                  | <p>Up to <b>\$35</b></p> <p>Up to <b>\$35</b></p>   |

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

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of November 11 November 18, 2011.