

# VISA PLATINUM DISCLOSURE

	PREMIER	REWARDS	
Annual Percentage Rate (APR) for Purchases	<b>9.90% – 17.90%</b> Rate will be based on your credit history	<b>10.90% – 18.90%</b> Rate will be based on your credit history	
Other APR's: Cash Advances and Balance Transfers	<b>9.90% – 17.90%</b> Rate will be based on your credit history	<b>10.90% – 18.90%</b> Rate will be based on your credit history	
Default APR	19.99% fixed (1.665 monthly periodic rate) If the minimum payment is 60 days late, the rate will convert to the default APR.	19.99% fixed (1.665 monthly periodic rate) If the minimum payment is 60 days late, the rate will convert to the default APR.	
Grace Period for Repayment of Balances for Purchases	You have not less than 22 days from the statement date to repay your balance for purchases before being charged a finance charge.		
Method of Computing Balances for Purchases	Average Daily Balance (including new purchases)		
International Transaction Fee	1% of foreign transaction		
Annual Fees	NONE		
Cash Advance Fee	NONE		
Balance Transfer Fee	NONE		
Minimum Finance Charge	\$1.00		
Minimum Monthly Payment	\$20.00 or 3% of outstanding balance		
Late Payment Fee \$20.00	Over-The-Credit-Limit Fee \$20.00	Non-Sufficient Fund Fee \$20.00	Stop Payment Fee \$7.00
Card Replacement Fee \$5.00	Copies \$2.00 per page	Other Requests Actual Costs	

## BENEFITS

- Identity Theft Reimbursement Insurance
- Identity Theft Victim Assistance
- Travel Reservation Service
- Payment Card Registration
- No Annual Fees
- \$500,000 Travel Insurance
- 90 Day Product Protection

The above information is accurate as of March 17, 2009.

To find out if anything has changed call or write to:

Fox Communities Credit Union

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