

Visa Credit Cards Tabular Disclosure

Interest Rates & Interest Charges	Platinum	Platinum Preferred
Annual Percentage Rate (APR) for Purchases	8.99%, 10.99%, 12.99%, or 15.99% when you open your account, based on your creditworthiness.*	9.99%, 11.99%, 13.99%, or 16.99% when you open your account, based on your creditworthiness.*
APR for Balance Transfers	Same as your APR for Purchases	Same as your APR for Purchases
APR for Cash Advances	Same as your APR for Purchases	Same as your APR for Purchases
Penalty APR	None	None
Minimum Interest Charge	None	None
Grace Period on Purchases	If you pay your entire balance in full each month, you have at least 25 days after the close of each period to pay your balance on purchases without being charged interest.	

We reserve the right to change your rate 12 months after opening your account.

*Creditworthiness may be reviewed every two (2) years.

Fees	Platinum	Platinum Preferred
Set-up and Maintenance Fees		
• Annual Fee	None	None
Transaction Fees		
• Balance Transfer	None	None
• Cash Advance	None	None
• Foreign Transaction	1% on multiple currency conversions 0.8% on single currency conversions	1% on multiple currency conversions 0.8% on single currency conversions
Penalty Fees		
• Late Payment	\$25 if ten (10) or more days late	\$25 if ten (10) or more days late
• Over-the-Credit Limit	None	None
• Returned Payment	\$25	\$25

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

The information about the costs of the card described in this application is accurate as of 6/1/2011. This information may have changed after that date. To find out what may have changed, contact LANCO Federal Credit Union.

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 .
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