

INFINITY VISA
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99% to 16.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	11.99% to 16.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	11.99% to 16.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> - Make a late payment - Make a payment that is returned <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement. However, the Penalty APR may apply to new transactions indefinitely.</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	None
Transaction Fees - Foreign Transaction Fee	<p>1.00% of each multiple currency transaction in U.S. dollars</p> <p>0.80% of each single currency transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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 60 days late in making a payment or make a payment that is returned.

Effective Date.

The information about the costs of the card described in this application is accurate as of **October 1, 2010**. his 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 15 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	\$5.00	
Document Copy Fee	\$15.00	
Rush Fee	\$35.00	
Card Replacement Fee	\$35.00	