

## Connection Credit Union VISA Classic and VISA Platinum Credit Card Program Disclosures

Annual Percentage Rate (APR) for purchases	Classic: <b>13.5%</b> <sup>(1)</sup> Platinum: <b>8.9%</b> <sup>(1)</sup>	<p>(1) <b>Your Annual Percentage Rate (APR) for purchases is Fixed.</b></p> <p>(2) <b>Your Annual Percentage Rate (APR) for Balance Transfers and/or Cash Advances is Fixed.</b></p> <p>(3) <b>Late Charge:</b> If the minimum required payment is not received within 10 days after the Closing Date subsequent to the payment Due Date, a late charge of \$15.00 will be imposed.</p> <p>(4) A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, but excluding any unpaid finance charges.</p> <p>A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment. Balance transfers are treated as Cash Advances for finance charge computing purposes.</p>
Other APR's	<p><u>Cash-Advance APR:</u> Classic: 13.5%<sup>(2)</sup> Platinum: 8.9%<sup>(2)</sup></p> <p><u>Balance Transfer APR:</u> Classic: 13.5%<sup>(2)</sup> Platinum: 8.9%<sup>(2)</sup></p>	
<b>The following apply to both Classic and Platinum card accounts:</b>		
Method of Computing Balance for Purchases:	Average Daily Balance, including new purchases	
Grace Period for Purchases:	<b>25 days</b> <sup>(4)</sup>	
Annual Fee	None	
Minimum Finance Charge	None	
Late Payment Fee	\$15 <sup>(3)</sup>	
Over-The-Credit-Limit Fee	None	
Cash Advance Fee	None	
Balance Transfer Fee	None	
International Transaction Fee	None	
Returned Payment Fee	\$15	

The above information about the costs of the card(s) described in this application is accurate as of April 2012. The information may have changed after that date. To find out what may have changed, contact the credit union at (360) 307-6400.