

Visa® Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	12.9% (.03534 Daily Periodic Rate)
Grace Period for Repayment of Balances for Purchases	25 days after the close of billing cycle* Finance charges begin from the date of purchase
Method of Computing the Balance for Purchases	Average daily balance (including new purchases)
Minimum Finance Charge	If the total finance charge during any month is between \$.01 and \$.50, a minimum finance charge of \$.50 will be charged.
How to Avoid Paying Interest	Your Due Date is at least 21 days after the close of each billing cycle. We do not charge interest on purchases if you pay your entire balance by the Due Date each month.
Website for Additional Information	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/ .
Other Terms and Conditions	This card is secured. Greater Valley Credit Union has a security interest in all shares, payments on shares, dividends on shares, and deposits (excluding Individual Retirement Account shares) which you now have or hereafter may have in this Credit Union.
Fees	
Annual Fee	NONE
Balance Transfer Fee	NONE (25 day grace period does not apply to balance transfers)
Foreign Transaction Fee	1% of the transaction amount
Late Payment Fee	3% of the payment due or \$5.00 (whichever is greater) applies after 5:00pm at the end of the billing cycle.
Over the Credit Limit Fee	NONE

Research Fee	\$20.00 per hour
Returned Check Fee	\$18.00 per returned check
Replacement Card Fee	\$5.00 per card
Statement Copy Fee	\$2.00 per statement
Transaction Fee for Cash Advances	1.5% of the cash advance (no charge if advance is completed at the Credit Union)
Transaction Fee for Purchases (Non-Foreign)	NONE
Voluntary Election of Credit Life and Disability Insurance	
Credit Life Insurance Fee	Monthly premium of insured debt: Single Life \$.68 per \$100.00 Joint Life \$1.13 per \$100.00
Credit Disability Insurance Fee	Monthly premium of insured debt: \$2.30 per \$100.00

*Finance charges will not be imposed on any new purchases if the previous balance is paid in full by the Due Date. The 25 day grace period does not apply to cash advances or balance transfers.

This Credit Card Disclosure is incorporated into and becomes part of your Credit Card Agreement and Disclosure Statement.