

**United Advantage NW Federal Credit Union  
VISA Credit Card Application Disclosures**

**VISA Card – Rates and Fees**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90 % -16.50%</b>  When you open your account, the applicable APR will be based on your creditworthiness.
<b>APR for Cash Advances &amp; Balance Transfers</b>	8.90 % -16.50% When you open your account, the applicable APR will be based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	Your grace period due date is 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>FEES</b>	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
• <b>Cash Advance Fee</b>	None
<b>Penalty Fees</b>	
• <b>Late Payment Fee</b>	\$25
• <b>Returned Check Charge</b>	\$25
<b>Other Fees</b>	
• <b>Foreign Transaction Fee</b>	Up to 1% of the US dollar amount of the foreign transaction.

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

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of February 22, 2010.