



Visa Credit Card Disclosure

INTEREST RATES AND OTHER CHARGES	VISA Platinum Rewards
Annual Percentage Rate (APR) for purchases	9.9% to 17.9% , based on your creditworthiness
APR for Balance Transfers	6.9% to 17.9% , based on your creditworthiness
APR for Cash Advances	9.9% to 17.9% , based on your creditworthiness
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.consumerfinance.gov/learn more
FEES	
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fees	1.00% of each foreign purchase transaction in U.S. dollars
Card Replacement Fee	\$8.00 to replace your credit card
Late Payment Fee	Up to \$25.00 or the amount of the required minimum payment, whichever is less, if you are 5 or more days late in making a payment
Returned Payment Fee	Up to \$30.00 or the amount of the required minimum payment, whichever is less
<p>How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases) (including new cash advances and balance transfers)." See your Account Agreement for more details</p> <p>The information about the cards described in the above disclosures was accurate as of the date below. The information may have changed after that date. To find out what may have changed, write us at P.O. Box 6160, Saginaw, MI 48608, or call us at 989-791-7070 or toll free at 800-733-5280.</p> <p>Default - You will be in default if you do not make a payment of the amount required when it is due. You will be in default if you break any promise you made in connection with this loan. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or update of credit information. You will also be in default if something happens which the credit union believes may substantially reduce your ability to pay what you owe. When you are in default, the credit union can demand immediate payment of the unpaid balance of this loan without giving you advance notice. If the credit union demands immediate payment of the unpaid balance, you will continue to pay interest at the same interest rate until what you owe has been repaid. If the credit union had demanded immediate payment of the unpaid balance, the credit union can apply the shares and deposits that you have given as security under this agreement towards what you owe. The credit union can also exercise any other rights the law gives the credit union when you are in default. EACH PERSON RESPONSIBLE - Each person who signs this agreement will be individually and jointly responsible for any and all credit extended from time to time. That means the credit union can enforce its rights under this agreement against any one of you individually or against all of you together.</p>	