

ACMG Platinum VISA Credit Card Tabular Disclosure

Annual Percentage Rate (APR) for Purchases	Other APR's	Grace Period for Purchases	Method of Computing the Balance for Purchases	Annual Fee	Minimum Finance Charge	Transaction Fee for Purchases
<p>Visa Platinum with Rewards Introductory APR: 6.9% - 10.9% for a period of 90 days from the issuance date, 9.9% - 13.9% Thereafter ◇</p> <p>Visa Platinum (without Rewards) Introductory APR: 6.9% - 10.9% for a period of 90 days from the issuance date, 8.9% - 12.9% Thereafter ◇</p>	<p style="text-align: center;">Cash Advance</p> <p>Visa Platinum with RewardsIntroductory APR: 6.9% - 10.9% for a period of 90 days from the issuance date, 9.9% - 13.9% Thereafter◇</p> <p>Visa Platinum (without Rewards)Introductory APR: 6.9% - 10.9% for a period of 90 days from the issuance date, 8.9% - 12.9% Thereafter◇</p> <p style="text-align: center;">Balance Transfer</p> <p>Visa Platinum with Rewards6.9% - 10.9%◇ Visa Platinum (without Rewards)6.9% - 10.9%◇</p>	25 Days	Average Daily Balance (Including New Purchases)	None	None	None
<p>Multiple Currency Foreign Transaction Fee1%◆ Single Currency Foreign Transaction Fee.....0.80%◆ Balance Transfer Fee \$5.00 Late Payment Fee \$29.00 Over the Credit Limit Fee..... \$20.00</p>						
<p>◇ The ANNUAL PERCENTAGE RATE is based on certain creditworthiness criteria. ◆ of transaction amount</p> <p>The information about the costs of the card described in this application is accurate as of 05/2009. This information may have changed after that date. To find out what may have changed, contact the credit union.</p>						