

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
Visa Platinum with Rewards 8.9% - 16.9% ◇ Visa Platinum (without Rewards) 7.9% - 15.9% ◇	Cash Advance Visa Platinum with Rewards 8.9% - 16.9% ◇ Visa Platinum (without Rewards) 7.9% - 15.9% ◇ Balance Transfer Visa Platinum with Rewards 7.9% - 15.9% ◇ Visa Platinum (without Rewards) 7.9% - 15.9% ◇	25 Days	Average Daily Balance (Including New Purchases)	None	None	None
Multiple Currency Foreign Transaction Fee 1%◆ Single Currency Foreign Transaction Fee 0.80%◆ Balance Transfer Fee 1% of the balance transfer with a minimum of \$25.00 Late Payment Fee \$32.00						
◇ The ANNUAL PERCENTAGE RATE is based on certain creditworthiness criteria. ◆ of transaction amount The information about the costs of the card described in this application is accurate as of 03/2010. This information may have changed after that date. To find out what may have changed, contact the credit union.						