



**VISA CREDIT CARD
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.95% or 12.95% when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based Prime Rate.
APR for Balance Transfers	9.95% or 12.95% when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based Prime Rate.
APR for Cash Advances	12.95% or 15.95% when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based Prime Rate.
Penalty APR and When it Applies	None
How to Avoid Paying Interest	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 of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	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.FederalReserve.gov/CreditCard
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Purchase Transaction	1% for each transaction when issuer's country is different from the merchant country
Penalty Fees	
Late Payment	5% of past due amount, not to exceed \$20
Returned Payment	\$25
Over-the-Limit	Not Applicable

How we will calculate your balance: We use a method called Average Daily Balance (including current transactions).

Effective Date: The information contained herein is effective as of **September 13, 2010**, is accurate as of that date, and is subject to change after that date. To find out if there have been any changes to the information listed above since the effective date, contact Self-Help Credit Union at 1- 800-966-7353.

Other Disclosures:

Late Payment Fee	5% of past due amount, not to exceed \$20 , if you are ten (10) or more days late in making a payment.
Returned Payment	\$25
Pay-by-Phone Fee	\$2 for expedited payments via a live representative; to receive same-day credit, payment must be made before 5 pm EST.
Card Replacement Fee	\$8
PIN Replacement Fee	\$5
Statement Copy	\$5