



9900 Veterans Dr. SW
 Tacoma, WA 98493
 VA Branch: (253) 584-0079 or 1-800-244-0874
 Camp Murray Branch: (253) 582-3831 or 1-800-228-2377
 Website: www.americanlake.org



**VISA CLASSIC AND VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 8.90%, 9.90%, 11.90%, or 16.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum 6.90%, 7.90%, 9.90%, or 11.90% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Classic 8.90%, 9.90%, 11.90%, or 16.90% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum 6.90%, 7.90%, 9.90%, or 11.90% when you open your account, based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
• Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment Fee	\$20.00
• Over-the-Credit-Limit Fee	\$20.00
• Returned Payment Fee	\$25.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Effective Date. The information about the costs of the card described in this application is accurate as of **February 22, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Over-the-Credit-Limit Fee **\$20.00** if you are over the limit at statement cutoff, then a fee will be charged. (if applicable)

Card Replacement Fee **\$10.00** per card

Late Payment Fee **\$20.00** if you are ten (10) or more days late