

Visa<sup>®</sup> Credit Card Additional Federal Disclosure Table & Schedule of Fees and Service Charges – Effective November 2007

- ▶ **Annual Percentage Rate (APR) Applicable to Purchases, Cash Advances and Balance Transfers:** As low as **10.75%**
- ▶ **Variable Rate Information** (not applicable to “Other APRs” below): Your APR may change monthly. The rate for purchases, cash advances and balance transfers is determined by adding a “margin” ranging from 3% to 10.50% (based upon your personal credit history) to the Prime Rate, but will not exceed 18%. The Prime Rate used to determine your APR is the Prime Rate as published in the Wall Street Journal at the end of the month immediately preceding the start of each billing cycle.
- ▶ **Other APRs:**
  - Penalty Annual Percentage Rate: At any time your Account becomes thirty (30) days past due twice in any six (6) month period, FINANCE CHARGES on the entire current and new balance will be calculated at the default Penalty APR of 17.50% fixed
  - Secured Visa Annual Percentage Rate Applicable to Purchases, Cash Advances, and Balance Transfers: 8.9% fixed
- ▶ **Payment Grace Period on New Purchases:** Not less than 25 days if total balance is paid in full by the Payment Due Date and there is no cash advance activity.
- ▶ **Method of Computing the Balance for New Purchases and Advances:** Average Daily Balance
- ▶ **Minimum Payment Due:** This figure will be reflected on your statements and will be either: (a) 1.5% of your Ending Statement Balance, rounded to the nearest dollar, or \$10, whichever is greater, or (b) your Payoff Amount if less than \$10.
- ▶ **Fees & Service Charges:** **Annual Fee:** NONE • **Visa Check(s):** FREE • **Late (Payment) Fee:** \$30 • **Overlimit Fee:** \$30 • **Foreign Currency Conversion Fee:** 2% of transaction amount • **Replacement Card:** Platinum/Gold (24 hr): FREE, Classic (3 days): \$15 • **Returned Item:** \$25 • **Returned Payment:** Collectible: \$5, Uncollectible: \$25 • **Stop Payment:** \$25 • **Duplicate Copy:** Statement, Sales/Visa Draft: \$2.

The Prime Rate used in determining the **Annual Percentage Rate (APR) Applicable to Purchases, Cash Advances, and Balance Transfers** stated above was that in effect September 30, 2007. Not Applicable to Equity Visa Card.