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Federal Credit Union
Visa Summary of Terms

Annual Percentage Rate for the first six (6) months is 5.9% APR for Transfers, Purchases & Cash Advances for Classic Visa & Gold Visa only.

Annual Percentage Rates for Transfer, Purchases & Cash Advances after the first six (6) months are as follows:

Classic Program	12.90% APR
Gold Program	11.90% APR
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Grace Period for Repayment of Balance for Purchases	25 days
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Annual Fee	None
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Transactions Fee for Purchases	None
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Cash Advance Fee	None
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Late Payment Fee	\$15.00
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Over-the credit-limit-fee	\$15.00
Minimum Finance Charge	None
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Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
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A \$10.00 fee will be charged for any share drafts or checks returned due to insufficient funds.

Print Date: November, 2003

Disclosures are accurate as of the print date and may be changed after this date.

Contact your Credit Union for any changes in the above information.