

ARSENAL CREDIT UNION  
 3780 Vogel Road  
 Arnold, MO 63010  
 1-800-719-6363  
 314-962-6363



VISA PLATINUM VARIABLE RATE, VISA PLATINUM  
 AND VISA SECURED  
 APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Visa Platinum Variable Rate  <b>7.75%</b>            This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum  <b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.</p> <p>Visa Secured  <b>13.90%</b></p>
<b>APR for Cash Advances</b>	<p>Visa Platinum Variable Rate  <b>7.75%</b>            This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum  <b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.</p> <p>Visa Secured  <b>13.90%</b></p>
<b>APR for Balance Transfers</b>	<p>Visa Platinum Variable Rate  <b>7.75%</b>            This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum  <b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.</p> <p>Visa Secured  <b>13.90%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b>	
• Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fees	
▶ Visa Platinum Variable Rate	<b>\$25.00</b>
▶ Visa Platinum	<b>\$25.00</b>
▶ Visa Secured	<b>5.00%</b>
• Returned Payment Fee	<b>\$15.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (excluding new purchases).”

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **July 1, 2010.**

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b>	if you are 15 or more days late or
	<b>5.00%</b>	if you are 15 or more days late (\$25.00 maximum, \$5.00 minimum)
Statement Copy Fee	<b>\$1.50</b>	
Document Copy Fee	<b>\$25.00</b>	
Rush Fee	<b>\$20.00</b>	
Card Replacement Fee	<b>\$3.00</b>	