

**TRI-LAKES FEDERAL CREDIT UNION**  
 197 Broadway  
 Saranac Lake, NY 12983  
 518-891-1666  
 Fax: 518-891-1797  
 www.trilakesfcu.com



**VISA CREDIT BUILDER AND VISA SHOPPERS**  
**Application and Solicitation Disclosure**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Credit Builder</b> <b>18.00%</b>  <b>Visa Shoppers</b> <b>12.90%, 14.90%, 16.90%, or 18.00%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>Visa Credit Builder</b> <b>18.00%</b>  <b>Visa Shoppers</b> <b>12.90%, 14.90%, 16.90%, or 18.00%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>Visa Credit Builder</b> <b>18.00%</b>  <b>Visa Shoppers</b> <b>12.90%, 14.90%, 16.90%, or 18.00%</b> when you open your account, based on your creditworthiness.
<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> • Cash Advance Fee • Foreign Transaction Fee	<b>\$25.00</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b> (if applicable) Up to <b>\$25.00</b>

**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 **March 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> or the amount of the required minimum payment, whichever is less.
Over-the-Credit Limit Fee	<b>\$25.00</b> or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$5.00</b>
Document Copy Fee	<b>\$5.00</b>
Rush Fee	<b>\$10.00</b>
Card Replacement Fee	<b>\$5.00</b>