

Visa Credit Card Addendum

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of 5/21/2010. You can call or write us at the telephone number or address shown herein to inquire if any changes occurred since the effective date. **800.642.4482**

Belco Community Credit Union Visa Summary of Terms

Annual Percentage Rate (APR) for Purchases starting at	9.99% - Visa Platinum* 11.99% - Visa Gold* 15.99% - Visa Classic*
Other Annual Percentage Rates Cash Advance starting at: Balance Transfer:	9.99% - Visa Platinum* 11.99% - Visa Gold* 15.99% - Visa Classic*
Variable Rate Information	N/A
Grace Period for Repayment of Balances for Purchases	25 Days
Method of Computing The Balance for Purchases	Average Daily Balance
Annual Fees	None
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Additional Fee Information	Foreign Transaction Fee: A fee of 1% of the transaction amount will be charged in U.S. dollars for all foreign transactions including purchases, cash advances, and credits to your account. Transaction Fee for Cash Advances: None Over the Limit Fee: \$30.00** Return Check Fee: \$30.00 Balance Transfer Fee: None Late Payment Fee: \$30.00 Card Replacement Fee: \$ 5.00 Document Copy Fee: You will be charged \$6.00 for each copy of a sales draft and \$2.00 per page for a statement that you request. Rush Fee: \$45.00 per card.

Additional terms and conditions can be found in your Visa Credit Card Agreement.

*The APR for Visa® purchases and cash advances are the same. Rates are variable and subject to change. Rates may differ depending on creditworthiness.