

Associated CU Visa Credit Card Disclosures Effective December 1, 2010

	Visa Platinum		Jackson EMC Visa Classic	CSRA Visa Classic*	CSRA Visa Platinum*
Annual Percentage Rate ¹					
- Purchases	9.9%	12%	13%	16.9%	8.9%
- Cash Advance	9.9%	12%	13%	16.9%	8.9%
- Balance Transfer	9.9%	12%	13%	16.9%	8.9%
Annual Fee	None				
How to Avoid Paying Interest on Purchases and Cash Advances	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and cash advances if you pay your entire balance by the due date each month.				
Cash Advance Fee	3% (Minimum \$3)				
Late Fee	Up to \$35 ²				
Returned Payment or Convenience Check Fee	Up to \$30 ³				
Balance Transfer Fee	None				
Minimum Interest Charge	None				
Foreign Transaction Fee	None				
Card Replacement Fee	\$5				
Pay-By-Phone Fee	\$5				
Document or Statement Copy Charge	\$5				
Federal Reserve Board Credit Card Tips	To learn more about factors to consider when applying for or using a credit card, visit federalreserve.gov/creditcard				

¹ We will review your credit history, income and other information you provide us to determine the APR and maximum credit line available for your account.

² Fee cannot exceed minimum payment due or amount of discrepancy. Maximum fee for first occurrence is \$25. Fee for second occurrence in six months is \$35.

³ Fee cannot exceed minimum payment due.

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the credit union.

The information about the costs of the card described in this application is accurate as of 10/15/2010. This information may have changed after that date.

* No longer offered.