

Product	APR	Rate Type
Platinum Visa with CURewards Points	10.90%-17.90%*	Fixed Annual Percentage Rate (APR) for purchases
Platinum Visa with Low Rate	8.90%-15.90%*	Fixed Annual Percentage Rate (APR) for purchases
Platinum Visa with Cash Back	10.25%-17.25%*	Variable** Annual Percentage Rate (APR) for purchases
Other APRs	Balance transfer APR: Same as for applicable product purchases. Cash advance APR: Same as for applicable product purchases.	
Grace Period for repayment of balances for purchase	25 days	
Method of computing the balance for purchases	Average daily balance (including new purchases)	
Annual Fee	None	
Balance transfer fee***	None	
Cash Advance Transaction fee	The greater of \$5.00 or 3.00% of the Cash Advance, up to a maximum \$50 per transaction	
Other Fees:	Late payment fee: \$29.00 Over limit fee: \$29.00, if elected Currency Conversion and International Transaction fee: 1.00% each transaction	

*The Annual Percentage Rate is based on certain credit-worthiness criteria. The information listed is subject to change at any time without prior notice.

**Variable Rate information. The Annual Percentage Rate will be based on the Prime Rate as published in The Wall Street Journal Money section (Index) plus a margin between 7% and 14% based on your credit profile. The Annual Percentage Rate is subject to change each time there is a change in the Index and will be effective on the first day of the next statement cycle. If the index is no longer available, the Credit Union will choose a new index which is based upon comparable information. The Annual Percentage Rate will never be greater than 18.0%. Any increase in the Annual Percentage Rate will take the form of additional payments shown as Total Minimum Payments on the statement.

***Interest is charged from the date a balance transfer request is processed. You may only transfer funds up to your available credit limit. BCU is not responsible for finance or other charges a member may incur from other institutions as a result of a balance transfer not being applied by the required due date.

The credit union charges a return payment fee of \$29.00.

The information about the costs of the card described above is accurate as of 2/2010. This information may have changed after this date. To find out what may have changed, please contact the credit union.

See Credit Card Agreement for full terms and conditions.