PEOPLES ADVANTAGE FEDERAL CREDIT UNION
PO Box 3180
Petersburg, VA 23805
(804) 748-3081
www.peoplesadvfcu.org

LOANLINER® VISA

VISA PLATINUM/VISA CLASSIC/VISA BUILD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **9.95%** **Visa Classic** **12.95%** **Visa Build** **15.95%**
APR for Balance Transfers	**Visa Platinum** **9.95%** **Visa Classic** **12.95%** **Visa Build** **15.95%**
APR for Cash Advances	**Visa Platinum** **9.95%** **Visa Classic** **12.95%** **Visa Build** **15.95%**
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	 **2.50%** of the amount of each cash advance **1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$20.00** Up to **$20.00**

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 September 1, September 1, 2012. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

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SEE BACK OF PAGE for more important information about your account.

OTHER DISCLOSURES

Late Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	$1.00
Document Copy Fee	$1.00
Rush Fee	$75.00
Card Replacement Fee	$10.00