

WESTERN SUN FEDERAL CREDIT UNION	
APPLICATION AND SOLICITATION DISCLOSURE	
Platinum - Share Secured - Classic Cards	
Interest Rates and Charges	
Annual Percentages Rates (APR) for Purchases & Cash Advances	8.75% APR for Platinum, 8.75% APR for Share Secured & 11.75% APR for Classic card holders. **Rates are subject to change for future purchases only with a 45 day notification. Rates on existing balances, at the time of the rate increase, would not be affected. **
APR for Balance Transfers & Convenience Checks	8.75% APR for Platinum, 8.75% APR for Share Secured & 11.75% APR for Classic card holders.
Penalty APR	NONE
Minimum Interest Charge	NONE
How to Avoid Paying Interest on Purchases	You can avoid a finance charge on purchases by paying the full amount of the new balance of purchases each month within 25 days of your statement's closing date. Otherwise, the new balance of purchases and the subsequent purchases from the date they are posted to your account will be subject to a finance charge.
How Interest is Calculated (purchases)	The Interest or finance charge for the Platinum and Share Secured Card is calculated at a daily periodic rate of 0.0239726% (8.75% APR) on the average daily balances of purchases and cash advances. The Interest or finance charge for the Classic Card is calculated at the daily periodic rate of 0.0321917% (11.75% APR) on the average daily balances of purchases and cash advances (SEE ACCOUNT DISCLOSURE FOR FULL DETAILS ON INTEREST CALCULATIONS).
How interest is Calculated on cash advances (balance transfers and convenience checks)	Cash advances begin accruing interest on the day they are posted to the account.
Payment Calculation	\$10.00 or 3% OF principal balance including new purchases
Grace period for repayment of balances for purchases	You will have no less than 25 days to repay your balance for purchases before a finance charge will be imposed.
When your payment will affect your credit limit	Payments or payoffs made in any type will credit to Visa the same day as received. At no time will we exceed your credit limit with an overpayment.
Website for Additional Information	To learn more about factors to consider when applying for or using a credit card, visit the Federal Reserve Board's website at http://www.federalreserve.gov/creditcard under "consumers guide"
Fees	
Annual Fee & Transaction Fee for purchases	None
Cash Advance Fee, Convenience Checks Fee & Balance Transfer Fee	None
Payment by Phone	There will be a \$15.00 charge if you choose to call Western Sun and have your payment processed for you.
Late Payment Fee	\$15.00 If a payment is 15 days or more past due.
Returned Check Charge	\$25.00 each time you pay with a check that is returned unpaid. This fee will be charged the first time any payment is returned unpaid, even if it is paid upon resubmission.
Foreign Transaction Fee	1% of each transaction in US Dollars