



VISA Platinum and VISA Classic Credit Card Rate/Fee Disclosure

Annual Percentage Rate (APR) for Purchases	Classic - 9.9%-17.9% when you open your account, based on creditworthiness. Platinum - 8.9%-16.9% when you open your account, based on creditworthiness. Same as APR's listed above.
Annual Percentage Rate (APR) Cash Advances, and Balance Transfers	Classic - 9.9-17.9% when you open your account, based on creditworthiness. Platinum - 8.9-16.9% when you open your account, based on creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
FEES	
Annual Fee	None for either card.
Transaction Fees • Foreign Transaction • Cash Advance	Up to 1% of the US dollar amount of the foreign transaction 3% of advance amount, maximum \$20
Penalty Fees • Late Payment • PIN Replacement • Card Replacement • Overlimit • Returned Check Fees	5% of payment amount, minimum \$15 \$1 \$7 \$15 if you have opted into our overlimit program \$25

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). We reserve the right to amend the VISA Agreement as permitted by law. The above rates and fees are effective as of August 15, 2010

Your Prevail Credit Union VISA credit card has the following features:

- Accepted Worldwide
- Cash Access from Most ATM Machines
- No Annual Fee
- 25 Day Grace Period
- Payments may be made via Connect@Home, Prevail's online banking service.



APPLICANTS STATEMENT: PLEASE READ AND SIGN ON APPLICATION SIDE.

Prevail Credit Union's, VISA Platinum and Classic, credit card is issued by Prevail Credit Union. Everything I've completed on this application and any separate financial statement I've given you, is true and complete to the best of my knowledge. I agree to be bound by the Prevail Credit Union Credit Card Agreement that has been or will be given to me before the first transaction is made and I promise to pay for all authorized credit extended on the account, whether or not a card is issued. I agree that Prevail Credit Union may exchange information about my obligation with my references, other business and credit reporting agencies.

SECURITY AGREEMENT: Applicant(s) also hereby grants Prevail Credit Union a security interest in all property now or hereafter pledged as collateral for any other indebtedness to Prevail Credit Union. You also grant to Prevail Credit Union a right of set-off of any and every account deposit, and certificate you now have or from time to time may hereafter have in Prevail Credit Union and against all moneys from time to time owed by you pursuant to the terms of your Prevail Credit Union Credit Card Agreement with Prevail Credit Union, and each such account deposit and certificate is hereby assigned to Prevail Credit Union to secure payment of your obligations under your Prevail Credit Union Credit Card Agreement, except to the extent prohibited by law. In the event Prevail Credit Union commences litigation or employs attorneys in order to secure payment of any sums due to it from applicant(s), the applicant(s) agrees to pay reasonable attorney fees in addition to all of the sums due. At the option of Prevail Credit Union, the venue of any suit brought to collect this account will be had in King County, Washington.

NOTICE TO GUARANTOR/COSIGNER:

You are being asked to guarantee this debt. Think carefully before you do. If the Borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the Borrower does not pay. You may also have to pay late fees or collections costs, which increase this amount. The creditor can collect this debt from you without first trying to collect it from the Borrower. The creditor can use the same collection methods against you that can be used against the Borrower, such as suing you, garnishing your wages, etc... If this debt is ever in default, that fact may become part of your credit record. The notice in the shaded area is not the contract that makes you liable for the debt.

FOREIGN TRANSACTIONS

Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion into dollars will be made in accordance with the operating rules for international transactions established by Visa Inc. and may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different than the rate in effect at the time of the transaction. We do not determine the currency conversion rate that is used nor do we receive any portion of the currency conversion rate. You agree to pay the converted amount. For Visa Inc., the exchange rate to dollars will be the rate that is in effect for the applicable central processing date and is selected by Visa USA, Inc. either from the ranges of rates available in wholesale currency markets; or the government mandated rate. A Foreign Transaction Fee of 1% of the transaction amount will be assessed and will be shown independently of the transaction on your statement.