ANIMAS CREDIT UNION
FARMINGTON, NEW MEXICO
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LOANLINER®
VISA

VISA PLATINUM AND VISA CLASSIC APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **8.25%** **Visa Classic** **10.25%**
APR for Cash Advances	**Visa Platinum** **8.25%** **Visa Classic** **10.25%**
APR for Balance Transfers	**Visa Platinum** **8.25%** **Visa Classic** **10.25%**
How to Avoid Paying Interest on Purchases	Your due date is at least 35 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance 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 Web site of the Federal Reserve Board at **http://www.federalreserve.gov/creditcard**.
Fees	
Transaction Fees - Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Visa Classic - Visa Platinum - Returned Payment Fee	 Up to **$20.00** Up to **$25.00** Up to **$25.00**

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 **April 15, 2010.**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee - Visa Classic	**$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.
- Visa Platinum	**$25.00** 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	**$25.00** or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	**$5.25**
Document Copy Fee	**$5.25**
Rush Fee	**$37.50**
Emergency Card Replacement Fee	**$100.00**
Pay by Phone Fee	**$10.00**

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