Princeton
Federal Credit Union
A Tradition of Financial Excellence

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LOANLINER®

VISA

VISA CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**9.90%**
APR for Cash Advances	**9.90%**
Minimum Interest Charge	**None**
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Foreign Transaction Fee	 **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 **$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 12, 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	**$20.00** is less.	or the amount of the required minimum payment, whichever
Returned Payment Fee	**$25.00** is less.	or the amount of the required minimum payment, whichever
Document Copy Fee	**$1.00**	
Rush Fee	**$15.00**	
Card Replacement Fee	**$10.00**	
Pay by Phone Fee	**$10.00**	

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