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**SACU VISA PLATINUM/
SACU VISA GOLD/SACU VISA CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p style="text-align: center;">SACU Visa Platinum</p> <p>5.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 8.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Visa Gold</p> <p>7.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 11.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Visa Classic</p> <p>10.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 12.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p style="text-align: center;">SACU Visa Platinum</p> <p>5.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 8.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Visa Gold</p> <p>7.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 11.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Visa Classic</p> <p>10.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 12.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p style="text-align: center;">SACU Visa Platinum</p> <p>7.90%</p> <p style="text-align: center;">SACU Visa Gold</p> <p>9.90%</p> <p style="text-align: center;">SACU Visa Classic</p> <p>10.75%</p>
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	
Transaction Fees	
> Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
> Late Payment Fee	Up to \$25.00
> Over-the-Credit Limit Fee	None
> Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR. We may end your Introductory APR if you fail to pay the minimum required payment by the payment due date shown on your statement. With the loss of your Introductory APR, your APR will be a rate of **8.90%** for the SACU Visa Platinum; **11.90%** for SACU Visa Gold; and **12.75%** for SACU Visa Classic.

Effective Date. The information about the costs of the card described in this application is accurate as of **May 17, 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	\$25.00 or the amount of the required minimum payment, whichever is less, if you are late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$25.00
Card Replacement Fee	\$3.00
Due Date Change Fee	\$15.00 Due Date Change Fee
Lettercheck Return Fee	\$4.50 Lettercheck Return Fee