

## VISA CREDIT CARD DISCLOSURE

Annual Percentage Rate for Purchases (APR)	Classic: <b>12.00% - 18.00% *</b> Platinum: <b>9.50%</b>
Other APRs	Cash Advance APR – Classic: 12.00% - 18.00% Cash Advance APR – Platinum: 9.50%  Balance Transfer APR – Classic: 12.00% - 18.00% Balance Transfer APR – Platinum: 9.50%  Penalty Rate: 18.00%. See explanation below. **
Variable Rate Information	N/A
Grace Period for repayment of balances for purchases	25 days for purchases.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual Fee ***	Classic: \$10.00      Platinum: \$20.00
Minimum Finance Charge	Classic & Platinum: \$0.50
Foreign Transaction Fee	Classic & Platinum: 1% of Transaction Amount
Late Fee	Classic: \$5.00      Platinum: \$10.00
Cash Advance Fee	Classic & Platinum: 2% of amount requested, minimum \$2.00, maximum \$15.00
Over the Credit Limit Fee	Classic: \$10.00      Platinum: \$20.00
Balance Transfer Fee	Classic & Platinum: None

### Additional Fee Information:

Card Replacement Fee – Classic & Platinum \$20.00;

Returned or NSF Check Fee – \$25.00

Expedited Payment Fee – Same Day=\$20.00 – Next Morning=\$10.00

\* The **ANNUAL PERCENTAGE RATE** you receive will be based on your credit history. Please ask us for the rate that you qualify for.

\*\* If your monthly payment is received late for two (2) consecutive months, your rate will increase to the penalty rate stated above.

\*\*\* Annual Fee currently waived.

The information about the costs of the card described in this application is accurate as of July 1, 2008. This information may have change after that date. To find out what may have changed, call us at (360-433-4760) or write to us at 120 Firman Street Avenue, Hoquiam, WA 98550.