



625 Flormann Street
 Rapid City SD 57701
 (605) 342-7776
 (605) 348-3172 fax
 med5fcu.com

LOANLINER

VISA

**VISA CLASSIC AND VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 10.9% Visa Platinum 6.00%
APR for Cash Advances	Visa Classic 10.9% Visa Platinum 6.00%
APR for Balance Transfers	Visa Classic 10.9% Visa Platinum 6.00%
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	\$25.00
• Returned Payment Fee	\$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 30, 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 if you are ten (10) or more days late
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$50.00
Emergency Card Replacement Fee	\$20.00
PIN Replacement Fee	\$5.00
Card Replacement Fee	\$5.00