



KENT CREDIT UNION
 6020 Rhodes Road
 Kent, Ohio 44240
 Phone: 330-678-2274



VISA CLASSIC AND VISA SECURED
 APPLICATION AND SOLICITATION DISCLOSURE

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 12.00% Visa Secured 9.96%
APR for Cash Advances	Visa Classic 12.00% Visa Secured 9.96%
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 - Cash Advance Fee - Foreign Transaction Fee	\$1.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	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 **October 1, 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 16 or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	\$5.00	