

IMPORTANT CHANGES TO YOUR VISA ACCOUNT TERMS

The following is a summary of changes that are being made to your VISA account terms. These changes will take effect on 12/01/2013.

These changes will impact your account as follows:

PAYMENTS – Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement. You may pay more frequently, pay more than the minimum payment or pay the total new balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your account has a balance (other than a credit balance). The minimum payment is 2.75% of your total new balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, all outstanding unpaid fees and charges, and any amount you are over your credit limit by the date specified on the statement. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.