

Kent County Credit Union VISA

CREDIT CARD DISCLOSURE

Supplemental Disclosure For Credit Line Account Federal Truth-In-Lending Act

ANNUAL PERCENTAGE RATE For Purchases	Cash Advance & Balance Transfer APRs	Variable Rate Information	Method of Computing the Balances for Purchases	Annual Fees	Grace Period For Purchases	Currency Conversion Assessment
VISA Classic 12.90%	12.90%	Fixed	Average daily balance (including new purchases)	None	25 days	A Currency Conversion Assessment of up to 1% will be applied to transactions that are converted from foreign currencies to U.S. dollars. A Cross-Border Assessment of up to 1% will also be applied on all cross-border transactions, excluding transactions initiated in U.S. territories or at U.S. military bases in foreign countries. For Kent County Credit Union VISA credit card holders, this Currency Conversion Assessment will appear as a NEW PURCHASE .
VISA Gold with Scorecard 9.90%* as of 1/1/08	9.90%* as of 1/1/08		Average daily balance (including new purchases)	\$25.00 Annually	25 days	
VISA Platinum 9.25%* as of 1/1/08 2.9%** 6 month introductory rate from time of opening	9.25%* as of 1/1/08	Variable rate 2% above current prime rate Rate subject to change twice annually Min. APR 6% Max. APR 18%		None		

Important Credit Card Disclosure: This disclosure represents important details concerning your credit card. The information about the costs of the card are accurate as of the effective date shown. You can call or write Kent County Credit Union at the telephone number or address shown to inquire if any changes have occurred since the effective date.

Late Payment Fee.....	Maximum \$20.00 on day 15 past the due date
Over Limit Fee.....	\$20.00 per cycle over limit
Cash Advance Fee.....	3% of Cash Advance
Balance Transfer Fee.....	3% for Balance Transfers from other financial institution(s)
Return Check NSF Fee.....	\$25.00
Replacement Card Fee.....	\$15.00
Quick Limit Increase.....	\$5.00
*Effective Date.....	January 1, 2008

****Rates, fees and terms may change:** We reserve the right to change the account terms (including the APRs) that may occur for failure to comply with the terms of your Account. Your APRs may increase if you default under any card Member Agreement you have with us for any of the following reasons: we do not receive at least the minimum payment due on the Account by the Date and time due; you exceed your credit line on the Account; or you make a payment that is not honored by your financial institution. Delinquency on other Kent County Credit Union accounts will increase the APR to the default rate as of the date of the delinquency. **The default APR as of 1/1/2008 is 9.25% variable rate up to a maximum of 18%.**

USA Patriot Act Information: In compliance with the USA Patriot Act, a street address is required before we can process your new credit card request.