

## ASHLAND CREDIT UNION VISA® PLATINUM AGREEMENT AND DISCLOSURE STATEMENT

This table provides important information regarding credit card accounts with Ashland Credit Union.

<b>INTEREST RATES and CHARGES</b>	
<b>Annual Percentage Rate (APR) for</b> <ul style="list-style-type: none"> <li>• Purchases</li> <li>• Balance Transfers</li> <li>• Cash Advances</li> </ul>	<p><b>5.49% to 11.49%</b> introductory APR for six months, based upon your creditworthiness.</p> <p>Afterwards, your APR will be <b>6.99% to 16.99%</b> based upon your creditworthiness. This APR will vary semi-annually with the market based upon the Prime Rate and your creditworthiness.</p>
<b>Penalty APR and When It Applies</b>	<p><b>14.99% to 24.00%</b></p> <p>This APR will be applied to your account if your account becomes sixty (60) days delinquent.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APR is increased due to delinquency, the penalty rate will remain in effect until you make three (3) consecutive minimum payments.</p>
<b>Paying Interest</b>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on your new purchases if you pay your entire balance by the due date each month.</p> <p>We will begin charging interest on cash advances on the transaction date.</p>
<b>For Credit Card Tips from the Federal Reserve Board</b>	<p>To learn more about the factors to consider when applying for or using a credit card, visit the Federal Reserve Board website at <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>.</p>

<b>FEES</b>	
<b>Annual Fee</b>	\$5.00 if no account activity within the prior twelve months
<b>Transaction Fees:</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transactions</li> </ul>	<p>\$0</p> <p>\$0</p> <p>1% of each transaction converted to US dollars</p>
<b>Penalty Fees:</b> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Returned Payment Fee</li> </ul>	<p>\$15.00</p> <p>\$15.00</p>
<b>Other Fees:</b> <ul style="list-style-type: none"> <li>• Convenience Checks</li> <li>• Card Replacement Fee</li> </ul>	<p>\$15.00 Return Check Fee</p> <p>\$10.00 per Stop Payment request</p> <p>\$3.00 per Check Copy</p> <p>\$5.00 each Card</p>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if your account becomes sixty (60) days delinquent.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.