

WE ARE OFFERING SPECIAL RATES ON OUR CREDIT CARDS!

Beginning **March 16, 2010**, Visa cardholders can take advantage of our great **LOW** interest rates on our Visa Platinum & Visa Classic cards
Not a Visa cardholder yet? Apply today!

VISA PLATINUM CARDS:

Purchases

will have an interest rate of only **6.9% APR**

Balance Transfers

will have an interest rate of only **5.0% APR**

VISA CLASSIC CARDS

Purchases

will have an interest rate of only **8.9% APR**

Balance Transfers

will have an interest rate of only **6.0% APR**

No extra steps are needed for our Visa cardholders to take advantage of the special purchase rates. Cardholders do not need to "enroll" and the special purchase rate is not limited to certain types of establishments (ex. gas stations, grocery stores, etc...). These low rates will automatically go into effect on 03/16/2010. All cardholder purchases qualify for this special purchase rate.

Members wishing to take advantage of the balance transfer rates must contact a member service representative at the Credit Union by calling or stopping in. A 1% balance transfer fee will be assessed for any balance transfers processed under this promotion.

All special rates for purchases & cash advances will remain in effect until the December 2010 billing cycle. Upon completion of this promotion (with the December 2010 billing), the remaining balance & the interest rates on all purchases and balance transfers will revert to the Credit Union's standard rates as follows: Platinum Cards 9.9% APR Classic Cards 11.9% APR

*** Please contact the Credit Union for complete details regarding these special rates or for any further information regarding any Credit Union service.*