



**IMPORTANT DISCLOSURE INFORMATION DEALING WITH YOUR VISA CREDIT CARD.
KEEP THIS INFORMATION IN YOUR RECORDS!**

VISA CLASSIC INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	9.99% - 17.99% Depending on your credit terms and conditions.
APR for Balance Transfers	6.75% - 16.99% Depending on your credit terms and conditions. For balance transfers made between July 1 st , 2011 and March 31 st , 2012 (promotional period). For balance transfers made before or after the promotional period, your APR will be 9.99%-17.99%.
APR for Cash Advances	9.99% - 17.99% Depending on your credit terms and conditions.
How to avoid paying interest on Purchases And Promotional Balances	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you buy by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

VISA CLASSIC FEES	
Annual Fee	\$15.00
Transaction Fees	<ul style="list-style-type: none"> • Up to 1% of the US dollar amount of the foreign transaction • NONE • NONE
Penalty Fees	<ul style="list-style-type: none"> • Up to \$35.00 • Up to \$35.00

How we calculate your balance: We use a method called "average daily balance" (including new purchases). We reserve the right to amend the Visa Credit Agreement as permitted by law. The above rates and fees are current as of July 1st, 2011.

Transfer Terms:

- The discount rate you may qualify for will be effective the date the balance transfer check is processed.
- Balance transfers from any existing PCU loan, credit cards or lines of credit are not eligible for this promotion (6.75% - 16.99% APR).
- Balance transfer requests must be executed on the official balance transfer form on reverse.

Apply:

- Online 24/7 at www.progressionscu.org
- Call (M-F, 9:00 A.M.-5:00 P.M.): 1- 800-828-8691
- After hours and weekends: 1-800-478-6355
- In person at Progressions Credit Union, Main: 2919 E Mission Avenue, Spokane WA 99202-3691 or North side: 1212 W. Francis, Spokane, WA 99205-6641.