

**VISA "SMART START" CLASSIC CREDIT CARD**

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$200.00	\$5,000.00	10.50% APR	12.50% APR

- FREE VISA Credit Cards REWARDS Score Card program; DOUBLE REWARDS for the first (3) months.
- Visa Smart Start periodic rate of .8750% is valid on new purchases; Visa Smart Start periodic rate of 1.0416% is valid on cash advances.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20<sup>th</sup> day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

**VISA PLATINUM CREDIT CARD**

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Balance Transfer	Cash Advance
\$10,000.00	\$20,000.00	9.50% APR	6.99% APR	11.50% APR

- FREE VISA Credit Cards REWARDS Score Card program.
- Visa Platinum periodic rate of .7916% is valid on new purchases; Visa Platinum periodic rate of 9.583% is valid on cash advances; Visa Platinum periodic rate of 5.825% is valid on balance transfers.
- 6.99% Balance Transfer APR is valid on transferred balances to your LFCU Visa Platinum Credit Card Effective 4/1/2013 thru 12/31/2014 and applies to the life of the balance until paid.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20<sup>th</sup> day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

**VISA CLASSIC CREDIT CARD**

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Balance Transfer	Cash Advance
\$500.00	\$9,999.99	10.50% APR	6.99% APR	12.50% APR

- FREE VISA Credit Cards REWARDS Score Card program.
- Visa Classic periodic rate of .8750% is valid on new purchases; Visa Classic periodic rate of 1.0416% is valid on cash advances; Visa Classic periodic rate of 5.825% is valid on balance transfers.
- 6.99% Balance Transfer APR is valid on transferred balances to your LFCU Visa Classic Credit Card Effective 4/1/2013 thru 12/31/2014 and applies to the life of the balance until paid.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20<sup>th</sup> day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

**VISA BUSINESS PLATINUM CREDIT CARD**

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$1,000.00	\$25,000.00	10.00% APR	15.00 APR

- FREE VISA Credit Cards REWARDS Score Card program.
- Visa Business Platinum periodic rate of .8333% is valid on new purchases; Visa Platinum Business periodic rate of 1.2500% is valid on cash advance.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20<sup>th</sup> day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction

**VISA CREDIT CARD SECURED LOAN**

No Processing Fee! No Annual Fee!

Minimum Credit	Maximum Credit	Purchase Rate	Cash Advance
\$500.00	\$10,000.00	10.50% APR	12.50% APR

- Visa Secured Card periodic rate of .8750% is valid on new purchases; Visa Secured Card periodic rate of 1.0416% is valid on cash advances.
- VISA Classic Credit Card only.
- FREE VISA Credit Cards REWARDS Score Card program.
- Pledged shares must be retained in a corresponding VISA Secured Share Savings account equal to the total credit limit and/or secured credit increase, and retained as collateral until such time as the debt is repaid in full and the secured credit card account is terminated.
- The funds are released upon successful completion of the loan terms and regular timely payment.
- Your Luso FCU card is a fixed rate revolving line of credit. The minimum payment is 2% of your Total New Balance, or \$20.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The savings for credit cards is based on lowest available Credit Union APR and assumes your balance remains constant for one year. Finance charge computation is based on the daily average balance.
- Annual Fee: None; Over the Limit Fee: \$20.00; Late Fee: \$20.00; Return Check Fee: \$30.00; Card Replacement: \$25.00 normal processing; \$75.00 rush order; Past Due Fee: \$20.00 after the 20<sup>th</sup> day following the due date. VISA International Exchange Conversion Fee: Applicable cost to the Credit Union at the time of transaction