

GATES CHILI FEDERAL CREDIT UNION
VISA GOLD® AND VISA CLASSIC® CREDIT CARD PRICING INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.99% or 11.99% , based on your credit worthiness. These APRs are non-variable for the life of the credit card account.
APR for Balance Transfers	8.99% or 11.99% , based on your credit worthiness. These APRs are non-variable for the life of the credit card account.
APR for Cash Advances	8.99% or 11.99% , based on your credit worthiness. These APRs are non-variable for the life of the credit card account.
Penalty APR and When it Applies	The credit union does not charge a Penalty APR.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For 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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov .

Fees	
Annual Fee	None
Transaction Fees	
▶ Balance Transfer	None
▶ Cash Advance	None
▶ Foreign Transaction	Up to 1% of each transaction in U.S. dollars
Penalty Fees	
▶ Late Payment	\$25.00 posted six (6) days after the statement drop.
▶ Over-the-credit-limit	None
▶ Returned Payment	\$20.00

How We Will Calculate Your Balance: We use the Average Daily Balance method.

(over, please)

Rev. 1/2013 AP

TERMS & CONDITIONS

Authorization: When you respond to this credit card offer from Gates Chili Federal Credit Union ("Gates Chili FCU", "we" or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement and Terms and Conditions of the Visa *Gold*® or VISA *Classic*® program. By using the account or any card, authorizing their use, or making any payment on the account, you agree to the terms of the Cardmember Agreement and Terms and Conditions of the VISA *Gold*® or *Classic*® program.
3. **Fees and terms may change: We have the right to change the account terms in accordance with your Cardmember Agreement.**

You must be at least 18 years old to qualify.

Before we approve you for a credit card, we will review your credit report and the information you provide with your response to

confirm that you meet the criteria for this offer. Based on this review, you may receive a card with different costs or you may not receive a card.

We reserve the right to change the benefit features associated with your card at any time.

Replying to this offer: If you omit any information on the form, we may deny your request for an account. You must have a valid permanent home address within the 50 United States or the District of Columbia.

USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Return your offer in the envelope provided or mail to:
Gates Chili Federal Credit Union, 2300 Buffalo Road, Building 500-B, Rochester, NY 14624.