

New Horizon Credit Union Visa Platinum Credit Card Disclosures

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	8.49% -18.00%
APR for Balance Transfers	8.49%-18.00% Promo Rate: 3.99% -18.00%
APR for Cash Advances	8.49%-18.00%
Penalty APR and When It Applies	18.00% This APR may be applied to your account if you: (1) Make a Late Payment (2) Make a Payment that is Returned; or (3) Do any of the above on Another Account You have with Us. How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due; and you do not again default on these conditions during this time.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Payment	None
Federal Reserve Board Credit Card Tips	To learn more about factors to consider when applying for or using a credit card, visit http://www.federalreserve.gov/creditcard .

Fees

Transaction Fees	Lost or Stolen Card Replacement: \$10.00 Foreign Transaction Fee: 1% of each transaction in US Dollars Currency Conversion Fee: 1% of each transaction in US Dollars Balance Transfer Fee: None Cash Advance Fee: None
Penalty Fees	Late Payment Fee: \$35.00 Over-the-Credit Limit Fee: None Returned Payment Fee: \$35.00

How we will calculate Your Balance: We will use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Loss of Introductory APR: We will end your introductory APR and apply the Penalty Rate if you make a Late Payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of 03/01/12. This information may have changed after that date. To find out what may have changed, call (330) 745-8897, or write New Horizon Credit Union, 180 2nd Street S.W. Barberton, OH 44203