

VISA® Platinum

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| ANNUAL PERCENTAGE RATE (APR) on purchases and cash advances | Prime Rate (index) + margin Prime rate + 5.50% Prime rate + 6.50% Prime rate + 7.50% Prime rate + 10.50% Prime rate + 13.50% Prime rate + 15.00% |
| Variable Interest Rate Information | APR may vary. The interest rate for purchases and cash advances is determined by the Prime Rate published in the Money Rates section of the Wall Street Journal. If the prime rate has changed on the last day of the quarter, your APR will change within the first fifteen (15) days of the next quarter. Minimum interest rate is 9.25%; maximum interest is 18.00%. |
| Foreign Transaction Fee | 1% of transaction amount |
| Annual Fee | None |
| Balance Calculation Method for Purchases | Average daily balance method, including new purchases |
| Minimum Finance Charge | None |
| Grace Period for Repayment of Balance for Purchases | 25 days |
| Late Fee (5 Days After Due Date) | Up to \$25 or the amount of the required minimum payment, whichever is less, if you are 5 or more days late in making a payment |
| Cash Advance Fee | \$10 or 2.5% of the advance (whichever is greater) |
| Balance Transfer Fee | \$10 or 2.5% of transferred balance (whichever is greater) |
| VISA (3rd Party) Over-the-Phone Vendor Payment Fee | \$5/payment |
| Returned Item Fee (applies if payment used to make monthly credit card payment does not clear) | Up to \$25 or the amount of the required minimum payment, whichever is less |
| Returned Convenience Check Fee | Up to \$25 or the amount of the convenience check, whichever is less |
| Card Replacement Fee | \$10 |
| Collection Costs | You promise to pay all costs of collecting the amount you owe under the Signal Financial FCU VISA® Credit Card Agreement, including court costs and reasonable attorney fees. |
| MINIMUM PAYMENT | The required minimum monthly payment shall be the greater of (a) \$10 or (b) 2.5% of the outstanding balance and the portion in excess of the established credit limit, plus any amount past due. |