

Lexington Postal Community Credit Union
PO Box 11001, Lexington, KY 40511
PHONE (859) 252-5151 FAX (859) 252-2984

Platinum VISA CARD POLICY and Addendum

VISA means “Welcome” in any language.
With **VISA**, you can shop for merchandise or services all over the world!

Like with any card, make sure you inform the Credit Union if you are traveling outside of your normal demographic area; this includes internationally. By contacting the Credit Union, this will keep your card from being blocked by the fraud department until you can be contacted to verify that you are in possession of your card.

With your VISA Card:

- ❖ You establish a line of credit
- ❖ Use for emergency and travel
- ❖ Verified by VISA available
- ❖ Purchase Protection
- ❖ Online access to your card @ www.ezcardinfo.com

Information and Fees

- ❖ 8.75% APR Base Rate – Risk Based on Individual Credit Score
- ❖ **Expiring Renewal Review – Updated Credit Report pulled on accounts with three (3), thirty-day (30) delinquencies within 24 months and will be subject to rate and limit adjustment per Risk Base Chart**
- ❖ 25 Day Grace Period
- ❖ \$30 Late Fee after 5 days
- ❖ Monthly payment figured – 3% of your balance or \$30 whichever is higher
- ❖ \$5 Replacement Card
- ❖ \$50 Rush Order
- ❖ \$10 Temporary Increase
- ❖ \$3 PIN Replacement

Risk Base Chart

Experian Credit Score	Credit Union Grade	Rate Structure Base Rate 8.75% APR	VISA Credit Limit Available with Approval
720 or higher	A+	Base Rate - .50%	Up to 10,000
680 - 719	A	Base Rate	Up to 8,000
640 - 679	B	Base Rate + 3.00%	Up to 6,000
600 - 639	C	Base Rate + 7.00%	Up to 4,000
Less than 599	D	Base Rate + 10.00%	Up to 2,000

Jump Start VISA – age 16 to 21 – secured – rate 8.75% - \$300 to \$1,000 Limit

Applicant Signature

Date

Witness Signature

Co-Applicant Signature

Date

Witness Signature