

VISA PLATINUM CREDIT CARD POLICY & ADDENDUM

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

As with any card, make sure you inform Lexington Postal Community Credit Union if you are traveling outside of your normal demographic area—including 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.

BENEFITS

- You establish a line of credit
- Emergency and travel use
- *Verified by VISA* available
- Online access to your card at www.ezcardinfo.com

INFORMATION & FEES

- 8.75% APR Base Rate – Risk-based on individual credit score
- Expiring renewal review – Updated credit report pulled on accounts with three 30-day delinquencies within 24 months and will be subject to rate and limit adjustment per Risk Base Chart below
- 25-day grace period
- Online access to your card at www.ezcardinfo.com
- \$30 late fee after five days
- Monthly payment – 3% of your balance or \$30, whichever is higher
- \$5 replacement card
- \$50 rush order
- \$10 temporary increase

BASE RATE PRICING TIERS

EXPERIAN CREDIT SCORE	CREDIT UNION GRADE	RATE STRUCTURE 8.75% APR BASE RATE	VISA CREDIT LIMIT AVAILABLE WITH APPROVAL
720 or Higher	A+	Base Rate – .50%	Up to \$15,000
680–719	A	Base Rate	Up to \$10,000
640–679	B	Base Rate + 3.00%	Up to \$7,500
600–639	C	Base Rate + 7.00%	Up to \$4,000
Less than 600	D	Base Rate + 10.00%	Up to \$2,500

Jump Start VISA For ages 16 to 21. Share secured. 8.75% APR Base Rate. \$300–\$1,000 credit limit available.

Applicant Signature

Witness Signature

Date

Co-Applicant Signature

Witness Signature

Date