

TERMS AND CONDITIONS

ANNUAL PERCENTAGE RATE	9.9%
GRACE PERIOD FOR REPAYMENT OF THE BALANCE FOR PURCHASE	25 DAYS
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	AVERAGE DAILY BALANCE (INCLUDING NEW TRANSACTIONS)
ANNUAL FEE	NONE
LATE PAYMENT FEE	\$20.00
OVER LIMIT FEE	\$20.00

THE MINIMUM MONTHLY PAYMENT IS 4% OF YOUR TOTAL BALANCE BUT NOT LESS THAN \$25.00, PLUS THE AMOUNT OF ANY PRIOR PAYMENTS THAT YOU HAVE NOT PAID. THE PERIODIC RATE IS .825% PER MONTH FOR CASH ADVANCES AND PURCHASES.

OVER LIMIT FEE \$20.00
 LATE FEE OF \$20.00 IF PAYMENT NOT RECEIVED 10 DAYS AFTER DUE DATE.

THE BILLING CYCLE DATE IS THE 15TH BUSINESS DAY OF THE MONTH.

IF YOU HAVE ANY QUESTIONS, LOST OR STOLEN CARD, CALL CREDIT UNION CARD CENTER AT (800) 289-5939 OR WRITE US AT P.O. Box 50425, INDIANAPOLIS, IN 46250.

VISA GOLD ALSO PROVIDES...

EMERGENCY CARD REPLACEMENT.
 IF YOUR VISA GOLD CARD IS LOST OR STOLEN, A SINGLE TOLL-FREE OR COLLECT CALL TO VISA ASSISTANCE CENTER (VAC) FROM ANYWHERE IN THE WORLD WILL GET YOU A REPLACEMENT CARD, USUALLY WITHIN 24 HOURS.

EMERGENCY CASH.
 THE VAC CAN ALSO ARRANGE FOR THE DELIVERY OF EMERGENCY CASH IF YOUR VISA GOLD IS LOST OR STOLEN AND YOU NEED CASH BEFORE THE CARD IS REPLACED.

AUTO RENTAL INSURANCE.
 YOU'RE AUTOMATICALLY COVERED FOR THE FULL VALUE OF MOST RENTAL CARS FOR DAMAGE OR THEFT WHEN THE RENTAL IS PAID FOR WITH YOUR VISA GOLD CARD, A SAVINGS OF UP TO \$14 A DAY.

RETAIL PURCHASE COVERAGE.
 IN THE EVENT OF DAMAGE OR THEFT OF A COVERED ITEM, THE VISA PURCHASE SECURITY PROGRAM WILL REPAIR, REPLACE, OR FULLY REIMBURSE YOU UP TO \$500 PER CLAIM OCCURRENCE.

EXTENDED PURCHASE PROTECTION.
 THE VISA EXTENDED PROTECTION PROGRAM AUTOMATICALLY DOUBLES THE MANUFACTURE'S ORIGINAL U.S. REPAIR PERIOD WARRANTY FOR UP TO ONE FULL YEAR ON WARRANTIES OF THREE YEARS OR LESS.

APPLY TODAY!

REMEMBER... EVERY TIME YOU USE YOUR CREDIT UNION VISA GOLD CARD, YOU'RE HELPING US SERVE YOU BETTER.

**SOUTH BEND
 FIREFIGHTERS FEDERAL
 CREDIT UNION
 VISA GOLD**



**IT'S EVERYWHERE YOU WANT
 TO BE**

APPLY TODAY!