

**Seattle Metropolitan Credit Union
VISA Credit Card**

Pricing Information Addendum

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	8.99% - 17.99% Variable APR At account opening the applicable APR is based on creditworthiness. After that the APR will vary with the market based on the Prime Rate.
Periodic Rate	Periodic Rate: To determine the monthly periodic rate, we divide the ANNUAL PERCENTAGE RATE by 12. The Periodic Rate and ANNUAL PERCENTAGE RATE used to compute the finance charge is based on your credit profile.
Penalty APR	17.99% This APR is applied when your minimum monthly payment is more than 60 days late or if you are in default of any other terms of the Agreement.
Balance Calculation Method	We use a method called "average daily balance" (including new purchases).
Grace Period to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
FEES & CHARGES	
Annual Fee	None
Cash Advance Fee	2% of amount of advance - \$25 maximum
Penalty Fees	
• Late Payment Fee	\$ 25
• Return Check Fee	\$ 20
Other Fees	
• Foreign Transaction Fee	Up to 1% of the US dollar amount of the foreign transaction.
OTHER CARD FEATURES	
Debt Cancellation Protection	If you elect to obtain the optional debt cancellation protection and pay the monthly protection fees, we will cancel your payments and outstanding balance if you die, become disabled or become involuntarily unemployed.

Credit Card Pricing Information is current as of January 22, 2010.