



VyStar Credit Union • P.O. Box 45085 • Jacksonville, FL 32232-5085  
 (904) 777-6000 or (toll free) 1-800-445-6289 • www.vystarcu.org

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for purchases</b>	<b>9.90% Platinum Rewards Visa®</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>9.90%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>9.90%</b> when you open your account, based on your creditworthiness.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>FEES</b>	
<b>Transaction Fees:</b> for Cash Advances for Foreign Transactions for Balance Transfers	<b>NONE</b> <b>NONE</b> <b>NONE</b>
<b>Penalty Fees:</b> for Late Payment for Returned Payment	<b>up to \$25.00</b> [if you are ten (10) or more days late] <b>up to \$25.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).”

**Effective Date.** The information about the costs of the card described in this application is accurate as of August 22, 2010. This information may have changed after that date. To find out what may have changed, contact VyStar Credit Union at (904) 777-6000 or toll free 1-800-445-6289.

**OTHER DISCLOSURES**

<b>Statement Copy Fee</b>	<b>\$5.00</b>
<b>Rush Fee</b>	<b>\$25.00</b>
<b>Emergency Card Replacement Fee</b>	<b>Actual Cost</b>
<b>Convenience or Balance Transfer Check Stop Payment Fee</b>	<b>\$15.00</b>
<b>Returned Convenience Check Fee</b>	<b>up to \$25.00</b>
<b>Convenience or Balance Transfer Check Copy Fee</b>	<b>\$2.00</b>

**Free Rewards Program:** Points-earning benefit for VyStar Platinum card. There is no limit on the number of points you can earn or time you have to use them. Redeem points for free travel and merchandise. VyStar Platinum cardholders receive complete disclosure information on this program. More details at [www.vystarcu.org](http://www.vystarcu.org).