



March 9, 2010

Your Promotional APR is _____%

Date: _____

Member Signature: _____

Effective Date(s)

March 9, 2010 - New Visa Accounts

April 28, 2010 - ICCU Visa Accounts opened before March 15, 2010



MASTER CREDIT CARD DISCLOSURES									
	ANNUAL PERCENTAGE RATE (APR) for Purchases	Other ANNUAL PERCENTAGE RATE (APR)	Variable Rate Information	Grace Period for repayment of the balance for purchases	Method of Computing the balance for purchases	Annual Fees	Minimum Finance Charge	Transaction Fee for Purchases	Transaction Fee for Cash Advances
Platinum Plus	14.90%	14.90%	N/A	25	Average Daily Balance	None	\$0.00	1%**	1%**
Platinum*	16.90%*	16.90%*	N/A	25	Average Daily Balance	None	\$0.00	1%**	1%**
Platinum Basic	16.90%	16.90%	N/A	25	Average Daily Balance	\$120***	\$0.00	1%**	1%**

* The following promotional rates may apply for Platinum Visa (Promotional rates do not apply to Platinum Basic and Platinum Plus):

At the time of approval and card reissue we will obtain your credit score (FICO Score).

If your FICO score is greater than 599 you may receive a temporary discount on your Annual Percentage Rate based on the following:

Members with FICO scores of 730 or greater will receive a temporary **8.90% APR**.

Members with FICO scores of 680 through 729 will receive a temporary **10.90% APR**.

Members with FICO scores of 640 through 679 will receive a temporary **12.90% APR**.

Members with FICO scores of 600 through 639 will receive a temporary **14.90% APR**.

Members with FICO scores of less than 600 will receive the above disclosed **16.90% APR**.

Members with no FICO score will receive a temporary **12.90% APR**.

The temporary discounted APR will expire at the card expiration date and all balances will revert to the above disclosed **16.90% APR**, unless the member qualifies for an additional promotional rate discount based on their credit score at the time of card reissue.

** Illinois Community Credit Union waives transactions fees for purchases and cash advances on domestic transactions.

Other Fees

\$0.00 Over limit fees

\$25.00 Late fee if payment five days or more past due

\$10.00 Card replacement

\$50.00 Card recovery

***\$10.00 Monthly Service Charge on Platinum Basic Visa