

**ARMSTRONG ASSOCIATES FEDERAL  
CREDIT UNION**

414 Ford Street  
PO Box 191  
Ford City, PA 16226  
724-763-1172  
www.aafcu4u.coop

**LOANLINER**

**VISA CLASSIC  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90%</b>
<b>APR for Cash Advances</b>	<b>9.90%</b>
<b>APR for Balance Transfers</b>	<b>9.90%</b>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Annual Fee</b> > Annual Fee	<b>None</b>
<b>Transaction Fees</b> > Balance Transfer Fee > Cash Advance Fee > Foreign Transaction Fee > Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> > Late Payment Fee > Over-the-Credit Limit Fee > Returned Payment Fee	<b>\$20.00</b> <b>None</b> <b>\$20.00</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 **March 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$20.00</b> if you are ten (10) or more days late
Statement Copy Fee	<b>\$2.00</b>
Card Replacement Fee	<b>\$5.00</b>