

Summary of Credit Card Agreement

The information about the cost of the various Visa cards is accurate as of February 1, 2008. This information is subject to change.
To find out if any of this information has changed since then, write, call or check the website of the credit union.

	Visa Plus	Secured Visa	Premium Visa	New Start
Fixed Annual Percentage Rate for purchases, balances and cash advances	8.90%	10.90%	13.90%	16.90%
Grace period for the repayment of the balance on purchases	26 days on average			
Balance calculation method for purchases	Average daily balance including new purchases			
Annual fee	FREE			
Transaction fee for cash advances/overdraft	Visa Plus Only: 2% charged on all cash advances (minimum \$5, maximum \$25.00) and \$5.00 checking account overdraft fee			
Late payment fees	\$29			
Over limit charge	\$29			

Vons Credit Union has a managed-credit program with rates based on FICO scores.