

### IMPORTANT VISA DISCLOSURE INFORMATION

The below information is current as of March 1, 2010. This information is subject to change after that date. Please contact us at 4455 Arden Drive, El Monte, CA 91731, to learn of any changes.

	Visa Plus	Secured Visa	Premium Visa	New Start
<b>Non-Variable Annual Percentage Rate for Purchases</b>	<b>8.9%</b>	<b>10.90%</b>	<b>13.90%</b>	<b>16.90%</b>
<b>Non-Variable Annual Percentage Rate for Balance Transfers</b>	8.9%	10.90%	13.90%	16.90%
<b>Non-Variable Annual Percentage Rate for Cash Advances</b>	8.9%	10.90%	13.90%	16.90%
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 26 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.			
<b>Overlimit Fee</b>	up to \$29.00			
<b>Annual Fee</b>	NONE			
<b>Transaction Fee for Cash Advances/Overdraft/Balance Transfer</b>	Visa Plus Only: 2% charged on all cash advances (minimum \$5.00, maximum \$25.00) and \$5.00 checking account overdraft fee			
<b>Late Payment Fee</b>	up to \$29.00			
<b>Foreign Transactions Fee</b>	1% of international transaction requiring currency conversion 0.8% of international transaction without currency conversion			
<b>Returned Payment Fee</b>	\$15.00			
<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 website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .			

How we will calculate your balance: We use a method called "average daily balance (including new purchases)."

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