

	CLASSIC (MINIMUM OF \$500)	GOLD (MINIMUM OF \$2000)	PLATINUM REWARDS (MINIMUM OF \$5000)
INTEREST RATES AND INTEREST CHARGES			
ANNUAL PERCENTAGE RATE (APR) For Purchases	16.40%	14.50%	12.90%* The APR for purchases varies based on the Prime Rate + an Index Margin of 7.00%.*
APR for Balance Transfers	18.00%	15.00%	15.00%* Prime + 9.00%
APR for Cash Advances	18.00%	15.00%	15.00%* Prime + 9.00%
Penalty APR and When It Applies	None	None	None
Grace Period	You have 25 days from the closing date to repay your entire balance before a finance charge on purchases will be imposed.	You have 25 days from the closing date to repay your entire balance before a finance charge on purchases will be imposed.	You have 25 days from the closing date to repay your entire balance before a finance charge on purchases will be imposed.
Minimum Payment	3% of the new balance or \$15, whichever is greater	3% of the new balance or \$30, whichever is greater	3% of the new balance or \$30, whichever is greater
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .		

*Your **ANNUAL PERCENTAGE RATE (APR)** will be calculated by adding the Index Margin as listed above to the Prime Rate as published in the "Money Rates" section of the Wall Street Journal on the 3rd Tuesday of March, June, September and December. In no case shall any APR for the **Platinum Rewards Visa** be less than 12.90% on Purchases regardless of the applicable Prime Rate and margin, unless, specifically, applicable laws and/or regulations require we use a lower APR.

FEES			
Annual Fee	\$12	None	None
Transaction Fees Balance Transfer and Cash Advance	2% of the transfer/advance or \$10, whichever is greater		
Foreign Transaction	1% of the converted transaction amount, retained by visa for the currency conversion		
Penalty Fees Late Payment	\$15 if balance is less than or equal to \$500; \$25 if balance is greater than \$500; but in no case will it be more than the amount of the Minimum Payment Due.		
Over the Credit Limit	Card balances are not authorized above the credit limit.		
Returned Payment or Convenience Check	The lesser of \$25 each or the amount of the Minimum Payment Due.		

How we will calculate your balance: We use a method called "average daily balance (including new purchases)". The information about the costs of the cards described in this application is accurate as of February 1, 2013, and is subject to change after that date. To find out what may have changed, call us at 1-800-748-0228, or write to us at: LAFCU, P. O. Box 26188, Lansing, MI 48909.