



**BELLCO REWARDS PLATINUM
PREFERRED VISA®**

Introductory Annual Percentage Rate (for the first six months from approval)	4.99%
Annual Percentage Rate	9.99% - Based on credit 16.99%
Default APR (applies only if late paying for 30 days or more, twice in a rolling six-month period)	18.00%
Grace Period for Purchases	25 Days
Method of Computing the Balance for Purchases	Average daily balance, excluding new purchases
Annual Fee	None
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Foreign Transaction Fee	None
Balance Transfer Fee	None
Late Payment Fee (after 10 days late)	\$30.00
Over-the-Credit-Limit Fee	\$30.00
Returned Check Fee	\$30.00
Card Replacement Fee	\$5.00
Document Copy Fee	\$10.00

Table information is accurate as of January 1, 2009.
This information is subject to change.
Contact Bellco FCU for current information.