



**IMPORTANT DISCLOSURES FOR YOUR VISA CARD ACCOUNT**

	<b>Visa Classic</b>	<b>Visa Platinum</b>
<b>Annual Percentage rate for Purchases</b>		
<b>Variable Rate Information</b>	Your APR may vary and is determined monthly by adding 8.4% to the Wall Street Journal Prime Rate	Your APR may vary and is determined monthly by adding 5.4% to the Wall Street Journal Prime Rate.
<b>Annual Fee</b>	\$10.00 (Waived with SBSU personal checking account)	\$0
<b>ScoreCard membership Fee</b>	N/A	\$35
<b>Grace Period</b>	Purchases – 25 days when you pay your balance in full by the due date.	Purchases – 25 days when you pay your balance in full by the due date.
<b>Transaction Fees for Purchases</b>	None	None
<b>Minimum Finance Charge</b>	\$.50	\$.50
<b>Method of Computing Balance on Purchases</b>	Average daily balance method (including new purchases)	Average daily balance method (including new purchases)

Late Fee - \$25.00. Overlimit Fee – 4% of amount which exceeds credit limit or \$15, whichever is greater (\$20.00 maximum). Cash Advance Fee – 2% of amount advanced (maximum \$100.00)

**SureCash Account**

<b>Annual Percentage Rate</b>	
<b>Variable Rate Information</b>	Your APR may vary and is determined monthly by adding 8.4% to the Wall Street Journal Prime Rate
<b>Grace Period</b>	None

Transfer fee - \$3.00, Late Fee - \$10.00 :: This information was current as of December 1, 2007. This information may have changed after that date. For current information, call us at 1-800-662-1788 or (435) 865-2331