

CFCU VISA DISCLOSURE	NON-VARIABLE RATE INFORMATION	ANNUAL MEMBERSHIP FEE	HOW TO AVOID PAYING INTEREST ON PURCHASES	MINIMUM FINANCE CHARGE
	All rates are determined by an evaluation of applicant's credit score. Annual Percentage Rate may vary. Not to exceed 16.99%.	NONE.	You have 25 days to repay your balance for purchases before being charged a FINANCE CHARGE.	NONE.
	BALANCE CALCULATION METHOD FOR PURCHASES AND CASH ADVANCES	TRANSACTION FEE FOR PURCHASES	TRANSACTION FEE FOR CASH ADVANCES	OTHER FEES
	Average Daily Balances Including New Purchases/Cash Advances	NONE.	NONE.	Late Charge: \$25.00
	The disclosures, rates and fees stated above are in effect as of 7/1/2011 and are subject to change. Contact us for current rates or changes at 1-800-237-8064, visit www.chetcofcu.org or write PO BOX 3000J, Harbor, OR 97415.			

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