

**Disclosure Information for Visa Classic and Visa Platinum Preferred Card
For Secured and Unsecured Credit Cards**

<i>The credit union offers 4 Visa Credit Card Programs:</i>			
VISA Platinum Preferred	Minimum Credit Limit	\$5000.	Maximum \$10,000.
VISA Classic	Minimum Credit Limit	\$250.	Maximum \$7,000.
VISA Business	Minimum Credit Limit	\$5000.	Maximum: Please Call 714-972-2992
VISA Classic Secured	Minimum Credit Limit	\$250.	Maximum: Amount pledged + 20%*

	<u>Annual Percentage Rate (APR) for purchases and cash advances</u>	<u>Grace period for repayment of balances for purchases</u>	<u>Method for computing balances</u>
Visa Classic Card	as low as 12.50%	25 Days	Average Daily Balance -
Visa Platinum Preferred and Visa Business	as low as 9.50%	25 Days	Including New Purchases

<i>The credit union offers 4 Visa Credit Card Programs:</i>			
Annual Fee:	None	Visa via ATM Advances Fee:	None
Late Payment Fee:	\$20.00	Over limit Fee:	None
Over the Counter Advance Fee:	None	Return Check Fee:	\$20.00
Foreign Exchange Currency Fee:	1%*	Single Currency Foreign Transaction Fee:	.8%*

There is no minimum finance charge or transaction fee for purchases on any Health Associates Federal Credit Union Visa Credit Card. You may write to the credit union at: 530 S. Main St., Suite 100, Orange, Ca 92868 for any changes in this information, or you may call the credit union at (714) 972-2992 for current rate information. *Percentage of transaction amount. Some merchants and ATMs not owned or operated by the credit union may assess additional fees.