

**Washington State Employees Credit Union**P.O. Box WSECU
Olympia, WA 98507
(800) 562-0999**WSECU****IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of February 18, 2010. You can contact us toll free at (800) 562-0999 or P.O. Box WSECU, Olympia, WA 98507 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:					
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	Platinum Rewards	Gold Rewards/Rebate	Classic	Secured Classic	Student Rewards
	8.75%	9.75%	10.75%	11.75%	11.75%
	This APR will vary with the market based on the Prime Rate*.	This APR will vary with the market based on the Prime Rate*.	This APR will vary with the market based on the Prime Rate*.	This APR will vary with the market based on the Prime Rate*.	This APR will vary with the market based on the Prime Rate*.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month.				
Paying Interest	For Cash Advances, we will begin charging interest on the transaction date.				
Minimum Interest Charge	None				
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard				

FEES:	
Fees to Open or Maintain your Account	
- Annual Fee:	None
- Application Fee:	None
- Inactivity Fee:	None
Transaction Fees	
- Balance Transfer:	None
- Cash Advance:	2% of the amount advanced up to \$25.00
- Foreign Transaction:	1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
- Late Payment:	\$25.00 if your payment is late
- Over-the-Credit Limit:	None
- Returned Payment:	\$25.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 5.50% for Platinum Rewards; 6.50% for Gold Rewards/Rebate; 7.50% for Classic; 8.50% for Secured Classic; and 8.50% for Student Rewards. The interest rate can change monthly on the 18th day of the month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18.00%. Any increase will take the form of more payments of the same amount.