



**Information for MasterCard, VISA Classic, VISA Student, VISA Gold, and VISA Platinum.**  
 This information is current as of 02-22-10, subject to change. For current information call 800-755-0055.  
 You will receive your complete Altra credit card disclosure with your Altra Visa credit card.

<b>Visa Platinum</b> Annual percentage rate (APR) for purchase & cash advance	<b>10.9%</b>
<b>Visa Gold</b> Annual percentage rate (APR) for purchase & cash advance	<b>12.9%</b>
<b>MasterCard, Visa Classic, and Visa Student</b> Annual percentage rate (APR) for purchase & cash advance	<b>14.9%</b>
<b>APR</b>	Any change to your rate requires 45 days notice and will only apply to new transactions.
<b>Grace period for repayment of purchase balance</b>	25 Days**
<b>Method of computing the balance for purchases</b>	Average Daily Balance (including new purchases)
<b>Annual fees</b>	None
<b>Minimum Finance Charge</b>	None
<b>Other Fees</b>	Cash advance, balance transfer, convenience check Transaction fee 5%, min \$15 / no max (unless stated as \$0 in promotional material). Foreign Transaction fee: 1% of transaction. Convenience Check stop payment fee: \$30. NSF Check Fee: \$30. Late Payment: \$35. Card Replacement: \$5. Expedited Card Replacement Fee: \$15. Statement Copy: \$5. Expedited over-the-phone payment through Cardholder Services: \$5.

\*Accounts are deemed NOT in good standing after failure to make at least the minimum payments on time for two (2) times during any twelve (12) month period.

\*\*There is no grace period for repayment of the balance for cash advances, convenience checks, and balance transfers.

**\*Balance Transfer Disclosure:** You agree to allow approximately 30 days for us to process and transfer the balance(s) to your Altra account. Please continue to make at least the minimum payments on your other credit cards. Altra is not responsible for fees and finance charges incurred by you prior to your balance being transferred. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). You will continue to be responsible for any balances on your other credit cards. In the event that your request(s) exceed the amount of your credit line, Altra may decline to process one or more of the requests. The payment and transfer of balances is contingent upon approval by Altra and receipt of complete, legible balance transfer requests. Your balance transfer request may not be used to make payments toward amounts you owe Altra. Transfer requests to cash or to yourself cannot be processed.

**State laws require the following notices:** California Residents: Married applicants may apply for separate credit. New York Residents: May contact the New York State Banking Department at 800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. Ohio residents: The Ohio law against discrimination requires that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. In addition, you must send us the name and address of your spouse within 15 days to Altra Federal Credit Union, Attn: Credit Card Department, P.O. Box 443, La Crosse, WI 54601, so we can provide your spouse with a disclosure required under state law.

Subject to applicable law, your minimum payment may be applied to what you owe the credit union in any manner the credit union chooses. If you pay more than the minimum payment, your payment will be applied to the highest APR first.

If you are approved for credit, you will receive a full card Disclosure or Agreement, depending on the card you are approved for. Read it carefully for important information regarding your account. These documents will be binding on you unless you cancel your account prior to using or authorizing the use of your account. We may change the Disclosure or Agreement at any time in accordance with applicable laws and terms. By signing and returning your application, it means you understand and agree to the following conditions: You authorize Altra Federal Credit Union (Altra) to verify the information provided and to obtain a current credit bureau report. The line of credit which you will get will depend on Altra's review of this information. You agree to be bound by the terms of the Altra Credit Card Plan Agreement or Disclosure. You understand that a security interest is a condition for the credit card account and grant Altra a security interest in all funds, now or hereafter, in the Credit Union account specified in this credit offer (except any IRAs), and if you default under the terms of this agreement, you authorize Altra to apply such funds to the payment of your credit card indebtedness. You also understand collateral securing other debts at Altra also secures this indebtedness, except for my principle dwelling and household goods. To continue using any account at Altra you must maintain membership in good standing. You have the right to prohibit information contained in your file with any credit reporting agency from being used in connection with any credit transaction that you do not initiate. You may exercise your right to do so by calling the following credit reporting agencies: Trans Union, P.O. Box 97328, Jackson, MS 39288, or call 800-680-7293; Equifax Options, P.O. Box 740123, Atlanta, GA 30371-0123, or call 800-755-3502; TRW Credit Marketing, P.O. Box 919, Allen, TX, 75002, or call 800-353-0809.

Earn one Reward Point for each dollar of purchases; program has NO annual fee. No points are earned for cash advances, convenience checks, or balance transfers. Reward Points cannot be used with any other offer, promotion, or discount and cannot be earned from, transferred to, or combined with any other frequent flyer program or travel points program. Altra reserves the right to change the terms and conditions of this program at any time. If Altra terminates the program, Cardholders will be given 90 days to redeem accumulated Reward Points. Reward Points must be used within five calendar years and will expire on a first-in, first-out basis (Reward Points earned in calendar year one will expire on the last business day of calendar year five). Your statement will show the number of Reward Points earned. Reward Points are non-transferable and will be forfeited if your account is closed by you or by Altra. Any income tax implications imposed by receiving items are the sole responsibility of the Cardholder. Please consult your tax advisor.