

**Luzerne County
Federal Credit Union
Visa® Summary of Terms**

Annual Percentage Rate for Purchases	9.9% apr
Variable Rate Information	Does not apply
Grace Period for Repayment of Balance for Purchases	25 days
Annual Fee	None
Transaction Fee for Purchases	None
Cash Advance Fee	None
Late Payment Fee	\$20.00
Over-the-credit-limit Fee	\$20.00
Minimum Finance Charge	None
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)

A \$10.00 fee will be charged for any share drafts or checks returned due to insufficient funds.
 Print Date: APRIL 24, 2007
 Disclosures are accurate as of the print date and may be changed after that date.
 Contact your Credit Union for any changes in the above information.

Get on the right track with the benefits of a credit union credit card.

- Enjoy lower rates on purchases and cash advances when you use your Credit Union Visa Card.
- Eliminate interest charges on purchases when you pay the balance in full within the 25-day grace period.
- Pay off your existing charge cards, switch to a Credit Union Visa Card, and save.
- Use your Credit Union Visa Card at more than ten million locations worldwide.
- Get free Travel/Accident Insurance up to \$250,000.

Switch to a credit union credit card today! To apply, complete and sign this form and return it to:

**Luzerne County
Federal Credit Union
200 North River Street
Wilkes-Barre, PA 18711
(717) 825-1790**

Throw the Switch!
 on high annual percentage rates

Steer your financial resources to a credit union credit card.

Apply for a
Luzerne County FCU



