

February 4, 2010

Important Message Regarding Changes to Your VISA Platinum Credit Card Account

Dear Member,

As a valued Credit Union member, we want to explain the changes we are making to your account due to the passage of the Credit Card Accountability, Responsibility and Disclosure (CARD) Act. The purpose of the Act, and its resulting changes, is to better assist you in managing your credit card accounts.

The following is a brief summary of the changes we are making to your account.

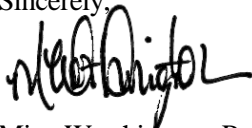
- **Starting February 22, 2010, your Annual Percentage Rate (APR) on existing balances can only be raised if you do not make your minimum monthly payment within 60 days of the payment due date.** We can amend your agreement in order to raise the Annual Percentage Rates for all existing balances and future transactions. If your Annual Percentage Rate is increased for this reason, your existing balance can return to the original Annual Percentage Rate if, for the 6 months following the increase, you make the required payments by the due date.

We can also increase your Annual Percentage Rates for future transactions even if you are not 60 days late. However, we will always give you at least 45 days notice prior to any rate increase by sending you an amendment to your Credit Card Agreement.

- **You will no longer incur an Over Limit fee if your credit card account balance should exceed your credit limit.** However, transactions that would cause you to exceed your credit limit may be declined.
- **Your rate for existing balances will not be increased if you're a few days late with your payment.** If we receive your payment after your due date, a late payment fee will still be charged. If your payment is 10 or more days late, a late charge of \$25.00 or 5% of the delinquent amount (whichever is greater) will be added to your account.
- **To make this even easier, your payment date always falls on the same date each month** and is at least 25 days from the closing date printed on your statement.

Your membership is important to us, and we look forward to helping you with your financial needs. If you have any questions or need assistance, please contact us using one of the options shown below.

Sincerely,



Mina Worthington, President and CEO

(509) 248-1720 or (800) 347-9222

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