

Lexington Postal Credit Union  
PO Box 11001, Lexington, KY 40511  
(859) 252-5151 or (859) 254-5871/FAX (859) 252-2984

## **Platinum VISA CARD POLICY and Addendum**

**VISA** means “**Welcome**” in any language.

With **VISA** you can shop for merchandise or services all over the world!

Like with any card, make sure you inform the Credit Union if you are traveling outside of your normal demographic area; this includes internationally. By contacting the Credit Union, this will keep your card from being blocked by the fraud department until you can be contacted to verify that you are in possession of your card.

### **With your VISA Card:**

- ❖ You establish a line of credit
- ❖ Use for emergency and travel
- ❖ Extend your payments at a low Credit Union Rate
- ❖ Verified By VISA available
- ❖ Purchase Protection
- ❖ Credit Life and Credit Disability available
- ❖ Online access to your card @ [www.ezcardinfo.com](http://www.ezcardinfo.com)

### **Fees**

- ❖ 8.75% APR Base Rate – Risk Based on Individual Credit Score
- ❖ 25 Day Grace Period
- ❖ \$30 Late Fee after 5 days
- ❖ Monthly payment figured – 3% of your balance or \$30 whichever is higher
- ❖ \$5 Replacement Card
- ❖ \$20 Rush Order
- ❖ \$10 Temporary Increase
- ❖ \$3 PIN Replacement

### **Risk Base Chart**

<b>Credit Score</b>	<b>Credit Union Grade</b>	<b>Rate Structure</b>	<b>VISA Credit Limit</b>
720 or higher	A+	Base Rate - .50%	Up to 10,000
680 - 719	A	Base Rate	Up to 8,000
640 - 679	B	Base Rate + 3.00%	Up to 6,000
600 - 639	C	Base Rate + 7.00%	Up to 4,000
Less than 599	D	Base Rate + 10.00%	Up to 2,000

**Jump Start VISA – age 16 to 21 – secured – rate 8.75% - \$300 to \$1,000 Limit**

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Applicant Signature

Date

Witness Signature

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Co-Applicant Signature

Date

Witness Signature