

MIDWEST COMMUNITY FEDERAL CREDIT UNION AMENDMENTS TO YOUR VISA TERMS AND CONDITIONS

As our member, we want you to know how you will be affected by the Credit Card Act of 2009. Changes resulting from the Act are intended to make it easier for you to manage your account.

Please read this document carefully and keep it with your Credit Card Agreement. Except as amended below, the terms and conditions of your Visa Credit Card Line of Credit Account remain in effect. Below, we have provided a summary of some of the changes we are making to your Visa Credit Card Line of Credit Account effective February 22, 2010.

- **ELIMINATION OF OVERLIMIT FEE.** We will no longer assess an Overlimit Fee on your account. We may decline any transaction that would cause you to exceed your credit limit.
- **FIXED PAYMENT DUE DATE.** For your convenience, your payment due date will always fall on the same date each month.

