

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

As our member, we want you to know how you will be affected by the Credit Card Act of 2009. Please read this document carefully and keep it with your Credit Card Agreement. Except as amended below, the terms and conditions of your Visa Gold 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 Gold Credit Card Line of Credit Account effective February 22, 2010.

- **ELIMINATION OF FLOOR RATE.** We will no longer assess the Floor Rate of 9.99% on your account.
- **ANNUAL PERCENTAGE RATE (APR).** Your Variable Visa Gold Annual Percentage Rate (APR) for Purchases and Cash Advances is determined by adding 4% to the prime rate with a maximum rate of 18%. The Variable Daily Periodic Rate used to compute the Finance Charge for Purchases and Cash Advances is up to .0493%.*

*The Prime Rate is published in The Wall Street Journal. Changes in the Prime Rate will cause changes in the Annual Percentage Rate (APR). Changes in the Annual Percentage Rate (APR) will occur on the first day of the billing cycle. Rates are subject to change monthly. The maximum rate is 18%. Contact a credit union representative for details.

