

Landmark Credit Card Disclosures

VISA® Classic
or Gold

Designed for those who usually carry a balance each month.

Annual Percentage Rate (APR) for purchases or cash advances	9.9% when the average balance is \$5,000 or more. 12.84% when the average balance is below \$5,000.
Other APRs	18% Default rate effective starting with the billing date following default. 18% APR will remain until account has been paid on time for 3 consecutive billing periods.
Grace period for purchases (No grace period for cash advances.)	25 days from the billing date provided you have paid your balance in full by the due date.
Balance calculation method for purchases or cash advances	Average Daily Balance (Including New Purchases)
Annual Fee	None
Cash Advance Fees	\$2 or 2% of the amount of the cash advance up to a maximum of \$5 per cash advance.
Minimum Finance Charge	\$.50
Over-credit-limit fee	\$15
Late payment fee	\$20
Foreign Transaction Fee	1% of Transaction Amount

Card cost information described in this disclosure is accurate as of May, 2009 and may have changed after that date. To find out any changes, call (262) 796-4500, ext. 3880 or write: **Landmark Credit Union**, Credit Card Dept., Box 510870, Milwaukee, WI 53151-0870.

Platinum VISA®
with Rewards

Designed for those who either carry a balance or pay off their card each month.

Annual Percentage Rate (APR) for purchases	0% fixed introductory rate for the first 180 days from the date your account was opened, then 9.9%
Other APRs: Non-Landmark Balance Transfers	1% fixed introductory rate on non-Landmark balance transfers for the first 180 days from the date your account was opened, then 9.9%
Cash Advances	9.9%
Default Rate	18% Default rate effective starting with billing date following default. 18% APR remains until account has been paid on time for 3 consecutive billing periods.
Grace period for purchases (No grace period for cash advances.)	25 days from the billing date provided you have paid your balance in full by the due date.
Balance calculation method for purchases or cash advances	Average Daily Balance (Including New Purchases)
Annual Fee	None
Cash Advance Fees	\$2 or 2% of the amount of the cash advance up to a maximum of \$5 per cash advance.
Minimum Finance Charge	\$.50
Over-credit-limit fee	\$15
Late payment fee	\$20
Foreign Transaction Fee	1% of Transaction Amount