

MUTUAL SECURITY CREDIT UNION
VISA Agreement Addendum

We are changing the current VISA Agreement **effective 2/22/2010** unless otherwise noted below. Information in this addendum for the following sections supersedes the information given in any previous VISA Agreements. Please read this notice carefully and keep it with your records.

OVER-THE-LIMIT (Section 3 of Agreement): When you open my account you'll give me a credit line. You can change this line, i.e., increase or decrease it, at any time. Second, you can take away from me my right to use my Card or my account for good or until I'm no longer over my credit line by more than 5%. Third, you can treat me as being in default. Fourth, you can increase my credit line so that it's more than what I owe you.

ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances (Section 6 of Agreement) effective 12/29/2009
 My rate will be variable and will be equal to the Prime Rate as published in the Wall Street Journal on the first business day of the month following the quarter end plus a margin between 6.65% and 15.00%. My APR will not exceed 18.00% ("rate ceiling"). Subsequent APR changes will take effect on the first day of the next billing cycle following the quarter end.

HOW YOU'LL APPLY PAYMENTS (Section 10 of Agreement)
 You will apply any payment I make to you to my finance charge and then any amount in excess of the required Minimum Payment Due will first be applied to those balances with the highest APR, and any remaining payment to the next highest APR in descending order.

DEFAULT-What this is (Section 11 of Agreement)
 If you do not receive any payment by 5 p.m. on the day it's due, then I'll be in default. I'll also be in default if I die or I do not keep any promise I made in this Agreement. Finally, I'll be in default if I go over my credit line by more than 5% or if I'm in default on any other loan that I have with you.

VISA Credit Card Disclosure: The information provided about the costs of the VISA Platinum, Platinum Premium and Platinum Elite accounts is current as of 2/22/10. This information may have changed after that date. Please contact an MSCU office, call (800) 761-2400 or visit www.mscu.net for any changes.

	Platinum	Platinum Premium	Platinum Elite
Variable Annual Percentage Rate for Purchases	10.90%- 18.00%*	9.90%- 18.00%*	10.90% - 18.00%*
Other Variable APRs: Balance Transfers/ Cash Advance:	10.90%- 18.00%*	9.90%- 18.00%*	10.90% - 18.00%*
Grace Period for Repayment of the Balance for Purchases	25 days There is no grace period on Balance Transfers or Cash Advances		
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)		
Annual Fees	None		
Minimum Finance Charge	None		
Transaction Fee for Balance Transfers & Cash Advances & Credit Card Access Check	3% of the amount of each Transfer, Cash Advance or Credit Card Access Check: \$5 minimum		
Transaction Fee for Purchases	None – within the U.S. Transactions in foreign currency will be charged an International Transaction Fee of .8%.		
Late Payment Fee	\$25		
Card Replacement Fee	\$5		
Minimum Payment	\$25 or 3%		

* Individual rates are determined by your creditworthiness. Your APRs may vary. We determine each APR by adding a margin between 6.65% and 15.00% to the Prime Rate as published in the Wall Street Journal on the first business day of the month following the quarter end. See section 6 of agreement for additional information.