

IMPORTANT BUSINESS VISA DISCLOSURE. The following disclosure represents important details concerning your Credit Card. The information about costs of the Card are Accurate as of April 1, 2006. You can call or write us at Global Credit Union, 1520 West 3rd Avenue, P.O. Box 3200, Spokane, Washington 99220-3200, (509) 455-4700 to inquire if any changes have occurred since the effective date.

	Business Visa Level 1	Business Visa Level 2	Business Visa Level 3
Annual Percentage Rate (APR) for Purchases and Balance Transfers The APR will be a variable rate based on the prime rate plus a margin. The margin will be 4% - 8% depending on credit evaluation.	Prime + 4% Variable	Prime + 6% Variable	Prime + 8% Variable
Annual Percentage Rate (APR) for Cash Advances + 2% fee	22%		
Annual Fee	\$50.00		
Grace Period for Repayment of Balances for Purchases	25 days on average		
Minimum Finance Charge	None		
Method of Computing the Balance for Purchases	Average Daily Balance (Including new purchases)		
Foreign Transaction Fee	1% of transaction amount		
Over Limit Fee	\$25.00		
Late Charge	5.00% of the payment due, \$25.00 minimum		

