



Albina Community Bank VISA™ Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99%
APR for Balance Transfers	11.99%
APR for Cash Advances	11.99%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the federal board at www.FederalReserve.gov/CreditCard
Fees	
Annual Fees	None, or \$60 with Albina's Scorecard option
Transaction Fees:	
• Cash Advance	4% of the amount of the advance; \$5.00 minimum fee
• Balance Transfer	4% of the amount of the transfer; \$5.00 minimum fee
Penalty Fees	
• Late Payment	Up to \$20.00
• Returned Payment	Up to \$20.00 per item

How will we calculate your balance? The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of purchases and cash advances.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement and monthly account statement.

The information about the cost of the card described in this application is accurate as of July 1, 2010. Because rates and terms are subject to change, please contact us for the current information by calling 1-800-814-6088.

Notices
USA Patriot Act: In accordance with Section 326 of the USA Patriot Act, all persons are subject to identity verification requirements. If you request to open an account (any formal banking relationship including deposits, loans, safe deposits, trusts, etc.), the Bank will request documentary verification of your identity and will perform appropriate background checks.
Outside U.S. Transactions: If you conduct a transaction involving only U.S. dollars with your Albina Visa Credit Card in a country outside of the U.S., Puerto Rico, or the U.S. Virgin Islands, a fee of 0.8% of the transaction amount will be assessed by VISA. If you conduct a transaction involving multiple currencies, VISA will assess a fee of 1.0% of the transaction amount.

MLK Office
2002 NE MLK Jr. Blvd.
Portland, OR 97212
503-287-7537

St. Johns Office
8040 N. Lombard Ave.
Portland, OR 97203
503-285-9966

Social Impact Banking Office
in the Pearl
430 NW 10th Ave.
Portland, OR 97209
503-445-2150

Rose City Office
5636 NE Sandy Blvd.
Portland, OR 97213
503-445-8700

Beaumont Office
4020B NE Fremont St.
Portland, OR 97212
503-445-8720