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| <b>MAIN OFFICE</b><br>150 Kingsley Lane<br>Norfolk VA 23505<br>(757) 889-5330  | <b>BRANCH OFFICE</b><br>3636 High Street<br>Portsmouth VA 23707<br>(757) 398-2384 |
| <b>CREDIT CARD DISCLOSURES:</b>  |   |
| <b>CLASSIC VISA</b>  |   |
| ANNUAL PERCENTAGE RATE <span style="float: right;">12.50%</span>   |   |
| <b>GRACE PERIOD FOR REPAYMENT<br/>OF BALANCES FOR PURCHASES</b><br>25 DAYS   |   |
| <b>ANNUAL FEE</b><br>NONE  |   |
| <b>TRANSACTION FEE FOR<br/>CASH ADVANCE</b><br>NONE  |   |
| <b>LATE FEE</b><br>\$ 20.00  |   |
| <b>METHOD OF COMPUTING<br/>BALANCE</b><br>AVERAGE DAILY BALANCE<br>INCLUDING NEW PURCHASES   |   |
| <small>This information is accurate as of January 2010. The information may have changed after that date. To find out what may have changed, write to Summit Hampton Roads Federal Credit Union, Post Office Box 9609, Norfolk, VA 23505 or call (757) 889-5330.</small> |   |