



CU Community Credit Union

818 N. Benton
Springfield, MO 65802
(417) 865-3912

IMPORTANT NOTICE

Please be advised that VISA International is changing the method that will be used to convert transactions made in foreign countries or initiated in a foreign currency into U.S. dollars. This change will apply to all foreign currency transactions involved VISA branded cards including credit and debit cards.

Effective April 2, 2005 agreements governing VISA branded credit and debit cards are amended to include the following provisions. This change replaces existing provision in agreements concerning transactions made in foreign countries or initiated in a foreign currency and supplements agreements that do not contain such provisions.

Purchases, cash withdrawals and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for procession international transactions is a rate selected by VISA from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself received, or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1% will be imposed on all foreign transactions, including purchases, cash withdrawals, cash advances and credit to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.

Please feel free to contact the credit union with any questions you may have concerning this change. Thank you.