## Disclosure Statement for Vancity enviro Classic\* Visa and enviro Gold Visa

Initial Credit Limit	Your initial credit limit appears in the package that accompanies your statements and on your Visa Account online at myvisaacco		
Annual Interest Rate(s)	standing. Your interest rate will be the "Regular Rate" or the "Low Rate" depending on the type of Visa Card that you choose. Your interest rate will be in effect on the date that your Visa Account is opened, until you switch to a card with a different interest rate.		
	For all types of transactions: • Regular Rate: <b>19.50%</b>		
	• Low Rate: 11.25%		
	If your Visa Card has the Low Rate and you don't make at least your minimum payment by the payment due date for two statement periods in a row, we will charge you interest at the Regular Rate for at least one year starting on the statement following your second missed payment.		
Interest-free Grace	21 days		
Period	You will benefit from an interest-free grace period of 21 days on new purchases appearing on your statement. The 21-day grace period is the period between the last day of your statement period and the payment due date. The payment due date for your statement period appears on your current statement. If you pay off the balance showing on your statement in full by the payment due date, no interest will be payable on all new purchases that appear on your statement for the first time. If you do not pay off the balance appearing on your statement in full by the payment due date, interest will be payable on all purchases appearing on the statement and is charged from the transaction date of each purchase. There is no interest-free period on cash advances, cash-like transactions (including money orders, wire transfers, travellers' chequest of the payment is payment of the statement of the statement in transfers, travellers' chequest is no interest.		
	casino gaming chips, race-track wagers and off-track or other betting transactions), balance transfers and amounts written on a Visa		
Determination of	cheque. Interest will be charged on these types of transactions from If interest is charged on a transaction, it is calculated based on your		daily balance method."
Interest	This interest is charged to your Visa Account at the end of your star		
	<ul> <li>Regular Rate: 0.05342% (19.50% per year, divided by 365 days)</li> <li>Low Rate: 0.03082% (11.25% per year, divided by 365 days)</li> </ul>		
Minimum Paymont	We will not charge interest on purchases if your balance is paid in full by the payment due date.		
Minimum Payment	You must make at least the minimum payment by the payment due date on your current statement. If you do not make the minimum payment by the payment due date, you may not be able to use your Visa Card(s) until you have made the minimum payment. Your minimum payment is calculated as follows:		
		city enviro Gold	
	\$10 or 3% of the unpaid balance shown on your statement, whichever is higher\$50 or 3% of the unpaid balance shown on your statement, whichever is higherIf the unpaid balance shown on your statement is ever less than \$10, then your minimum payment will be the amount of your		
	If the unpaid balance shown on your statement is ever less than <b>\$10</b>		e the amount of your
	unpaid balance. 2% We will bill you in Canadian currency if you use your Visa Card t	), then your minimum payment will be to make transactions in a foreign curre	ency. We will convert US
Conversion	unpaid balance.	b, then your minimum payment will be to make transactions in a foreign curre n effect at the time we process your and then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re	ency. We will convert US transaction. For other change rates in effect at th , we will charge you an
Foreign Currency Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign currence and the transaction is processed.</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curre in effect at the time we process your and then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rrency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual	ency. We will convert US transaction. For other change rates in effect at the , we will charge you an eceive on your Visa fee in the <b>fi</b> rst month that
Conversion Transactions	<ul> <li>unpaid balance.</li> <li><b>2%</b> We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars ar time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your <b>fi</b>rst statem</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curre in effect at the time we process your and then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rrency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual	ency. We will convert US transaction. For other change rates in effect at th , we will charge you an eceive on your Visa fee in the <b>fi</b> rst month that
Conversion Transactions	<ul> <li>unpaid balance.</li> <li><b>2%</b> We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your <b>fi</b>rst statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your in that then to Canadian dollars at the exce ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* <b>\$0</b>	ency. We will convert US transaction. For other change rates in effect at th , we will charge you an eccive on your Visa fee in the <b>fi</b> rst month that the in that same month ever Vancity enviro Gold <b>\$99</b>
Conversion Transactions	<ul> <li>unpaid balance.</li> <li><b>2%</b> We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your t and then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual eent. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* \$0 N/A	ency. We will convert US transaction. For other change rates in effect at th , we will charge you an eceive on your Visa fee in the first month that re in that same month ever Vancity enviro Gold \$99 \$147
Conversion Transactions	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card to transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate with rewards</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your t and then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your the annual fe Vancity enviro Classic* \$0 N/A \$50	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the <b>fi</b> rst month that we in that same month even Vancity enviro Gold <b>\$99</b> <b>\$147</b> <b>\$145</b>
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card to transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your in ad then to Canadian dollars at the exce ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25	ency. We will convert US transaction. For other change rates in effect at th , we will charge you an eceive on your Visa fee in the <b>fi</b> rst month that e in that same month even Vancity enviro Gold <b>\$99</b> <b>\$147</b>
Conversion Transactions	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card to transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate with rewards</li> </ul>	b, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your to ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that the in that same month ever Vancity enviro Gold \$99 \$147 \$145 \$145 \$45 (money orders, wire
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li><b>2%</b> We will bill you in Canadian currency if you use your Visa Card to transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your <b>fi</b>rst statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the data <b>Cash advance: \$2</b> for each cash advance in Canadia or international</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your to ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions s, and off-track or other betting trans <b>22</b> if you make a payment on your Vis	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that is in that same month even Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions).
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars ar time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Low rate with rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the dat transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$</li> </ul>	b, then your minimum payment will be to make transactions in a foreign current in effect at the time we process your in ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions is, and off-track or other betting trans 22 if you make a payment on your Vis- ent method is not accepted. to over your credit limit at any time du	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that is in that same month ever Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not aring your statement
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card to transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars are time we process your transaction. When the transaction is processes additional 2% administration fee on the amount of each foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the data transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$ accepted because your cheque bounces or any other type of paymeriod. We will only charge this fee one time in a statement period,</li> </ul>	b), then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your in ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions s, and off-track or other betting trans 22 if you make a payment on your Vis- tent method is not accepted. to over your credit limit at any time du the even if you go over your credit limit	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that the in that same month even Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars ar time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the da</li> <li><b>Cash advance: \$2</b> for each cash advance in Canada or international transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li><b>Payment not accepted due to Not Sufficient Funds (NSF): \$</b> accepted because your cheque bounces or any other type of paymeriod.</li> <li><b>Extra copy of your statement: \$2</b> per statement if you request of the statement period.</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your the and then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you red dollars in the same way. You have. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions s, and off-track or other betting trans 22 if you make a payment on your Vis- ent method is not accepted. to over your credit limit at any time du the even if you go over your credit limit a copy of an old statement. There is re	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that the in that same month even Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars ar time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the da</li> <li>Cash advance: \$2 for each cash advance in Canada or internationa transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$ accepted because your cheque bounces or any other type of paym</li> <li>Over credit limit: \$10 will be charged on your statement if you go period. We will only charge this fee one time in a statement period, statement period.</li> <li>Extra copy of your statement: \$2 per statement if you request a current statement.</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your the addition to the exchange rate(s) rency transaction. Any refunds you re- dollars in the same way. you have. We will charge your annual tent. We will charge your the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions s, and off-track or other betting trans 22 if you make a payment on your Vis- tent method is not accepted. to over your credit limit at any time du to even if you go over your credit limit a copy of an old statement. There is re- s receipt for any of your purchases.	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that e in that same month even Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that ho charge for a copy of the
Conversion Transactions Annual Fees Other Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars at time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the dat <b>Cash advance: \$2</b> for each cash advance in Canada or internationat transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$ accepted because your cheque bounces or any other type of paym</li> <li>Over credit limit: \$10 will be charged on your statement if you ga period. We will only charge this fee one time in a statement period, statement period.</li> <li>Extra copy of your statement: \$2 per statement if you request a current statement.</li> <li>Extra copy of sales receipt: \$5 if you request a copy of the sales Return of positive credit balance: \$10 if you ask us to return to Reward points transfer: \$25 to transfer reward points from one</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your to ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. you have. We will charge your annual tent. We will charge your annual tent. We will charge you the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions s, and off-track or other betting trans 22 if you make a payment on your Vis tent method is not accepted. to over your credit limit at any time du to even if you go over your credit limit a copy of an old statement. There is r s receipt for any of your purchases. you any over-payment you've made Visa Account to another.	ency. We will convert US transaction. For other change rates in effect at th , we will charge you an eceive on your Visa fee in the first month that e in that same month eve Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that no charge for a copy of the on your Visa Account.
Conversion Transactions Annual Fees Other Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars an time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards Regular rate with Accelerator rewards Low rate</li> <li>We will charge your Visa Account with the following fees on the da Cash advance: \$2 for each cash advance in Canada or internationa transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$ accepted because your cheque bounces or any other type of paym</li> <li>Over credit limit: \$10 will be charged on your statement if you gp period. We will only charge this fee one time in a statement period, statement period.</li> <li>Extra copy of your statement: \$2 per statement if you request current statement.</li> <li>Extra copy of sales receipt: \$5 if you request a copy of the sales Return of positive credit balance: \$10 if you ask us to return to</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your in ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. You have. We will charge your annual tent. We will charge your the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions is, and off-track or other betting trans 22 if you make a payment on your Vis- ent method is not accepted. to over your credit limit at any time du even if you go over your credit limit a copy of an old statement. There is r is receipt for any of your purchases. you any over-payment you've made Visa Account to another. hts you will earn based on how much Vancity enviro Classic*	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eccive on your Visa fee in the first month that the in that same month even Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that no charge for a copy of the on your Visa Account. you spend: Vancity enviro Gold
Conversion Transactions Annual Fees Other Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars ar time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the data Cash advance: \$2 for each cash advance in Canada or internationat transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$ accepted because your cheque bounces or any other type of paym</li> <li>Over credit limit: \$10 will be charged on your statement if you ge period. We will only charge this fee one time in a statement period, statement period.</li> <li>Extra copy of your statement: \$2 per statement if you request a copy of the sales Return of positive credit balance: \$10 if you ask us to return to Reward points transfer: \$25 to transfer reward points from one.</li> <li>If you have selected a card with rewards, here is the amount of point Regular rate with rewards</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your in ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re- dollars in the same way. you have. We will charge your annual tent. We will charge your annual tent. We will charge you the annual fer Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions as, and off-track or other betting trans 22 if you make a payment on your Vis- tent method is not accepted. to over your credit limit at any time du the even if you go over your credit limit a copy of an old statement. There is r is receipt for any of your purchases. Tyou any over-payment you've made Visa Account to another. This you will earn based on how much Vancity enviro Classic* <b>\$2 / point</b>	ency. We will convert US transaction. For other change rates in effect at the , we will charge you an eceive on your Visa fee in the first month that we in that same month ever Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that ho charge for a copy of the on your Visa Account. you spend: Vancity enviro Gold <b>\$1 / point</b>
Conversion Transactions Annual Fees	<ul> <li>unpaid balance.</li> <li>2% We will bill you in Canadian currency if you use your Visa Card t transactions directly to Canadian dollars at the Visa exchange rate in foreign currencies, the transaction is first converted to US dollars ar time we process your transaction. When the transaction is processe additional 2% administration fee on the amount of each foreign cur Account in a foreign currency will also be converted into Canadian</li> <li>We may charge an annual fee, depending on the type of Visa Card y you open your Visa Account and you will see it on your first statem year. Here are our annual fees:</li> <li>Regular rate with rewards</li> <li>Regular rate with Accelerator rewards</li> <li>Low rate</li> <li>We will charge your Visa Account with the following fees on the da</li> <li>Cash advance: \$2 for each cash advance in Canada or internationat transfers, travellers' cheques, casino gaming chips, race-track wagers</li> <li>Payment not accepted due to Not Sufficient Funds (NSF): \$ accepted because your cheque bounces or any other type of paym</li> <li>Over credit limit: \$10 will be charged on your statement if you ge period. We will only charge this fee one time in a statement period, statement period.</li> <li>Extra copy of sales receipt: \$5 if you request a copy of the sales Return of positive credit balance: \$10 if you ask us to return to Reward points transfer: \$25 to transfer reward points from one If you have selected a card with rewards, here is the amount of point</li> </ul>	D, then your minimum payment will be to make transactions in a foreign curren in effect at the time we process your in ad then to Canadian dollars at the exc ed, in addition to the exchange rate(s) rency transaction. Any refunds you re dollars in the same way. You have. We will charge your annual tent. We will charge your the annual fe Vancity enviro Classic* \$0 N/A \$50 \$25 the that we process your transaction: ally, including "cash-like" transactions is, and off-track or other betting trans 22 if you make a payment on your Vis- ent method is not accepted. to over your credit limit at any time du even if you go over your credit limit a copy of an old statement. There is r is receipt for any of your purchases. you any over-payment you've made Visa Account to another. hts you will earn based on how much Vancity enviro Classic*	ency. We will convert US transaction. For other change rates in effect at the we will charge you an eceive on your Visa fee in the first month that the in that same month ever Vancity enviro Gold \$99 \$147 \$145 \$45 (money orders, wire actions). sa Account that is not uring your statement more than one time in that ho charge for a copy of the on your Visa Account. you spend: Vancity enviro Gold