

NEW INFORMATION ABOUT DEBIT CARDS

EFFECTIVE APRIL 5, 2008

Under the section **Debit Cards**, the subsection **Other Debit Card Terms** is amended as follows:

The second paragraph (beginning “Purchases and cash withdrawals made in foreign countries and foreign currencies...”) is deleted and replaced with:

International Transactions (purchases, cash withdrawals and funds transfers): For international multicurrency transactions (1) the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be either (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (b) the government-mandated rate in effect for the applicable central processing date, and (2) VISA will add a 1% International Service Assessment (ISA) fee to the transaction amount, and we will pass the fee on to you. For international single currency transactions processed in U.S. dollars, VISA will add a 0.80% ISA fee to the transaction amount, and we will pass the fee on to you. The ISA fee does not apply to single currency transactions conducted in US military bases, territories, embassies, or consulates, or to single currency fund transfers conducted by the cardholder.

The subsection **Debit Card Fees** is amended to add a new second paragraph:

“See “International Transactions” above for International Service Assessment fees.”