

## CHANGE IN TERMS NOTICE

The following changes to the VISA® Credit Card Agreement and Truth in Lending Disclosure governing San Francisco Federal Credit Union VISA® Cards take effect January 25, 2010. We are deleting unnecessary text and rewording existing text, namely, the second sentence below is a compressed statement of prior text regarding the margin and the index.

**D. REPAYMENT TERMS AND FINANCE CHARGE INFORMATION** Section D.2(a) shall read:

**2.(a) All VISA Credit Card Accounts available as of February 2007 have variable interest rates. You will add a margin to the commercial Prime Rate as correctly published in the Wall Street Journal- Western Edition on the last publication date of the calendar month that ends within that billing cycle. Before I become obligated you will disclose to me whether my Account is Classic or Platinum, the margin that is assigned to my account, along with the current variable ANNUAL PERCENTAGE RATE and corresponding Monthly Periodic Rate. The margin assigned to my account may depend on a number of factors including your current loan policies and your evaluation of my creditworthiness and ability to pay. In no event will the ANNUAL PERCENTAGE RATE applicable to my account exceed 18%.**

Please keep this notice for your records. You can avoid the new terms by returning your cards to us with a written request to close the account.