



Fiscal Credit Union

The Bridge to Your Future

IMPORTANT: RETAIN FOR YOUR RECORDS

LIMITED DISCLOSURE STATEMENT FOR CHANGE IN TERMS OF VISA CHECK CARD (DEBIT CARD), ACCOUNT AGREEMENT AND TRUTH-IN-SAVINGS DISCLOSURE, AND ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT

This limited disclosure is given in conjunction with the terms of Fiscal Credit Union's Limited Disclosure Statement for Change in terms of VISA Check Card (Debit Card), Account Agreement and Truth-in-Savings Disclosure, and Electronic Service Disclosure and Agreement.

Effective April 25, 2008, VISA will be implementing a new International Service Assessment ("ISA") fee affecting all international transactions. The ISA fee will be assessed on all international purchases and cash distribution transactions. International transactions are defined as those transactions in which the Issuer's country is different from the Merchant's country. Our Account Agreement, Truth-in-Savings and Electronic Services Disclosure and Agreement has been updated as described below. If you do not agree to the changes, you must notify us by phone at (800) 311-3328 prior to that date. If you notify us, we will close your Account. If you do not notify us, the changes set forth below will be effective for statement periods after the effective date and will apply to balances on and after the effective date.

This disclosure is provided by the Credit Union in compliance with the VISA Operating Rules and Regulations. This is not a complete Disclosure, but is limited to the change in terms set forth below.

If you wish another copy of the disclosure, you may contact the Credit Union at:

Fiscal Credit Union
P.O. Box 251029
Glendale, CA 91225-1029

1. The "FOREIGN TRANSACTIONS" section of our Limited Disclosure Statement for Change in terms of VISA Check Card (Debit Card), Account Agreement and Truth-in-Savings Disclosure, and Electronic Service Disclosure and Agreement for Point of Sale transactions is deleted and replaced in its entirety with the following verbiage:

"Foreign Transactions: Purchases, cash advances and credits made in foreign currencies will be billed to my Account in U.S. dollars. The conversion to U.S. dollars will be made in accordance with the VISA operating regulations for international transactions. Such regulations provide for either a 0.8% currency exchange fee for single currency international transactions (transactions made internationally without a currency conversion) or 1% currency exchange fee for multi-currency international transactions (transactions made internationally that require a currency conversion), which is added to the amount of the purchase, cash advance, or credit and retained by VISA. The exchange rate between the transaction currency and the billing currency used for processing international transactions is 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 the government mandated rate in effect for the applicable central processing date. The conversion rate may be different than the rate on the day of the transaction or date of the posting of the Account. When a credit to the Account does not fully offset a charge to the Account due to changes in the rate, I am responsible for the differences."



Your deposits are insured to \$500,000 per account. By member choice, this institution is not federally insured.