

Change to Currency Conversion & International Transactions

The fee we charge you for using your Visa®-branded debit card (Card) in an international transaction has changed. Your continued use of the Card after the effective date listed below acknowledges acceptance of these amended terms. The Currency Conversion section in the agreement between you and us is amended to read as follows:

Currency Conversion and International Transactions. When you use your Visa-branded debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either:

- 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 in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

The effective date of this change is April 25, 2008.

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