

### Important VISA Credit Card Disclosures

The following disclosure represents important details concerning your Credit Card. The information about cost of the Card is accurate as of January 1, 2011. You can call or write us at Honda Federal Credit Union, Torrance Office, P.O. Box 2290, Torrance, CA 90509-9874, (800) 63-Honda or (800) 634-6632 to inquire if any changes have occurred since the effective date.

#### Interest Rates and Interest Charges

VISA Classic	
<b>ANNUAL PERCENTAGE RATE (APR)</b> <ul style="list-style-type: none"> <li>• for purchases</li> <li>• for balance transfers</li> <li>• for cash advances</li> </ul>	<p><b>11.5%</b> or <b>12.0%</b> or <b>14.0%</b> or <b>18.0%</b></p> <p>The rate applicable to your Account will be set at the time of Account approval, based upon your credit worthiness.</p>
VISA Gold	
<b>ANNUAL PERCENTAGE RATE (APR)</b> <ul style="list-style-type: none"> <li>• for purchases</li> <li>• for balance transfers</li> <li>• for cash advances</li> </ul>	<p><b>6.9%</b> introductory APR for the first six months.</p> <p>After that, your APR will be <b>9.9%</b>.</p> <p>Eligibility is based upon credit worthiness.</p>
<b>Penalty APR</b>	None
<b>Paying Interest</b>	Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.05.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

#### Fees

<b>Set Up and Maintenance Fees</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction Fee</li> </ul>	1% of each transaction in U.S. dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment Fee</li> </ul>	\$25 for the first late payment; \$35 for every subsequent late payment in a six-month period.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your VISA Credit Card Disclosure and Agreement for more details.