

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.90% to 16.40% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	8.90% to 16.40% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	8.90% to 16.40% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 . The minimum interest charge will be charged on any dollar amount.
Paying Interest	We will begin charging interest on purchases on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
<ul style="list-style-type: none"> • Cash Advance Fee • Foreign Transaction Fee 	\$10.00 or 2% of the amount of each cash advance, whichever is greater, a maximum of \$50 1.00% of each multiple currency transaction in U.S. dollars 0.08% of each single currency transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	\$20.00 \$30.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date. The information about the costs of the card described in this application is accurate as of **February 22, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Statement Copy Fee	\$3.00
Card Replacement Fee	\$10.00
Document Copy Fee	\$3.00
Rush Fee	\$35.00