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APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99% to 16.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	11.99% to 16.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	11.99% to 16.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
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	
Annual Fee > Annual Fee	None
Transaction Fees > Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees > Late Payment Fee – 11.99% Card Program > Late Payment Fee – 13.99% Card Program > Late Payment Fee – 16.99% Card Program > Returned Payment Fee	\$5.00 \$10.00 \$25.00 \$25.00

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 **May 27, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee – 11.99% Card Program	\$5.00 if you are 30 or more days late
Late Payment Fee – 13.99% Card Program	\$10.00 if you are 30 or more days late
Late Payment Fee – 16.99% Card Program	\$25.00 if you are 30 or more days late
Statement Copy Fee	\$5.00
Document Copy Fee	\$15.00
Rush Fee	\$35.00
Card Replacement Fee	\$10.00