



APPLICATION AND SOLICITATION DISCLOSURE

| Interest Rates and Interest Charges | |
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| Annual Percentage Rate (APR) for Purchases | This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | Introductory APR until paid off. After that your APR will be . This APR will vary with the market based on the Prime Rate. |
| 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. |
| Minimum Interest Charge | |
| 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 | |
| Set-up and Maintenance Fees - Annual Fee - Program Fee - Participation Fee | |
| Transaction Fees - Cash Advance Fee - Foreign Transaction Fee | of each transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to Up to |

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

Balance Transfer Promotion. The Introductory Period as disclosed above will apply to balance transfers posted to your account during the period beginning and ending

Effective Date.

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

OTHER DISCLOSURES

- Late Payment Fee is less. or the amount of the required minimum payment, whichever
- Returned Payment Fee is less. or the amount of the required minimum payment, whichever
- Statement Copy Fee
- Document Copy Fee
- Rush Fee
- PIN Replacement Fee
- Card Replacement Fee