



**MASTERCARD SECURED  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>19.80%</b>
<b>APR for Cash Advances</b>	<b>19.80%</b>
<b>APR for Balance Transfers</b>	<b>19.80%</b>
<b>Penalty APR and When it Applies</b>	<p><b>24.40%</b></p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, when the account is current for 6 consecutive months</p>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<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 Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>\$25.00</b> annually
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p><b>\$2.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater (Maximum Fee: <b>\$25.00</b> )</p> <p><b>\$2.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$25.00</b> )</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to <b>\$35.00</b></p> <p><b>None</b></p> <p>Up to <b>\$35.00</b></p>

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

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **March 1, 2011**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

## OTHER DISCLOSURES

Late Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged <b>\$35.00</b> or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less. In the event a payment is returned in any of the six (6) billing cycles following the violation, you will be charged <b>\$35.00</b> or the amount of the required minimum payment, whichever is less.
Document Copy Fee	<b>\$15.00</b>
Rush Fee	<b>\$15.00</b>
Emergency Card Replacement Fee	<b>\$150.00</b>
Card Replacement Fee	<b>\$10.00</b>
Card Recovery Fee	<b>\$65.00</b>
Pay-by-Phone Fee	<b>\$10.00</b>