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**GOLD MASTERCARD AND STANDARD MASTERCARD  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Gold MasterCard</b> <b>9.90%</b></p> <p><b>Standard MasterCard</b> <b>10.90%</b></p>
<b>APR for Cash Advances</b>	<p><b>Gold MasterCard</b> 9.90%</p> <p><b>Standard MasterCard</b> 10.90%</p>
<b>APR for Balance Transfers</b>	<p><b>Gold MasterCard</b> 9.90%</p> <p><b>Standard MasterCard</b> 10.90%</p>
<b>Penalty APR and When it Applies</b>	<p><b>Gold MasterCard</b> <b>16.90%</b> This APR may be applied to the entire balance on your account if you: - Make a late payment</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make two (2) consecutive minimum payments when due and do not exceed your credit limit during that time period.</p> <p><b>Standard MasterCard</b> <b>16.90%</b> This APR may be applied to the entire balance on your account if you: - Make a late payment</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make two (2) consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
<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>Set-up and Maintenance Fees</b> - Annual Fee - Gold MasterCard - Annual Fee - Standard MasterCard - Account Set-up Fee - Program Fee	<p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>

<b>Fees (continued)</b>	
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>None</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Cash Advance Fee	<b>None</b>
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Over-the-Credit Limit Fee	<b>None</b>
- Returned Payment Fee	Up to <b>\$30.00</b>

**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 **April 1, 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	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are six (6) or more days late in making a payment.
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>\$30.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$5.00</b>
Document Copy Fee	<b>\$10.00</b>
Rush Fee	<b>\$40.00</b>
Emergency Card Replacement Fee	<b>\$40.00</b>