

CREDIT CARD DISCLOSURE

<p>Annual percentage rate (APR) for purchases</p>	<p>Tier A+: 9.90%* Tier A: 10.90%* Tier B: 12.90%* Tier C: 14.90%* Tier D: 17.90%*</p>
<p>Other APRs</p>	<p>Cash advance APR: Tier A+: 9.90% Tier A: 10.90% Tier B: 12.90% Tier C: 14.90% Tier D: 17.90%</p> <p>Balance transfer APR: Tier A+: 9.90% Tier A: 10.90% Tier B: 12.90% Tier C: 14.90% Tier D: 17.90%</p>
<p>Grace period for repayment of the balance for purchases</p>	<p>You have 25 days to repay your balance for purchases before a finance charge will be imposed.</p>
<p>Method of computing the balance for purchases</p>	<p>Average Daily Balance (including new purchases)</p>
<p>Annual fees</p>	<p>Tier A+, A, B: . . . None Tier C: \$25.00 Tier D: \$35.00</p>
<p>Minimum finance charge</p>	<p>None</p>
<p>Transaction fee for purchases</p>	<p>None at the credit union</p>
<p>Transaction fee for cash advances</p>	<p>None at the credit union</p>
<p>Late-payment fee</p>	<p>The greater of \$10.00 per billing cycle not to exceed \$30.00 per aging cycle.</p>
<p>Over-the-credit-limit fee</p>	<p>\$15.00 when account becomes 2% over its assigned limit.</p>

APR = Annual Percentage Rate. * The rate you receive is based on your creditworthiness.