

**Finance Center Federal Credit Union – Platinum Rewards VISA Disclosure
(Effective February 11, 2010)**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	3.99%* introductory APR for six (6) months from date of account opening. After that your APR will be 8.90%, 10.90%, 11.90%, 14.90% or 17.90% based upon your creditworthiness at account opening.
APR for Balance Transfers	3.99%* introductory APR for twelve (12) months from date of account opening. After that your APR will be 7.90%, 9.90%, 10.90%, 13.90% or 16.90% based upon your creditworthiness at account opening.
APR for Convenience Checks	3.99%* introductory APR for six (6) months from date of account opening. After that your APR will be 7.90%, 9.90%, 10.90%, 13.90% or 16.90% based upon your creditworthiness at account opening.
APR for Cash Advances	Your APR will be 7.90%, 9.90%, 10.90%, 13.90% or 16.90% based upon your creditworthiness at account opening.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: 1. When the minimum payment has not been received for a minimum of two cycle due dates. How Long Will the Penalty APR Apply?: Until you bring your Account current and then pay at least the Minimum Amount Due by the Payment Due Date, as applicable, for six (6) consecutive Billing Cycles.
How to Avoid Paying Interest on Purchases	Charges incurred by use of the charge card are due when the periodic statement is received. A Finance Charge will be imposed on Purchases posted during a Billing Cycle when the Previous Balance is not paid in full within the first 25 days of the Billing Cycle. A Finance Charge will also be imposed on Purchases included in the New Balance when the New Balance is not paid in full within 25 days after the Closing Date.
Minimum Interest Charge	\$1.00 (if the total of a Finance Charge being added to your account is less than \$1.00 in any billing cycle).
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee \$ 0.00 • Account Set-Up Fee \$ 0.00 • Participation Fee \$ 0.00 • Additional or Replacement Card Fee \$ 5.00 • Account Maintenance \$ 0.00 • Expedited Card Delivery Fee \$25.00 (Overnight and Saturday delivery charges for plastics vary) 	
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer \$ 0.00 • Cash Advance \$ 0.00 • Convenience Check \$ 0.00 • Foreign Transaction 1.00% of each purchase and cash advance made in foreign countries and foreign currencies will be billed to you in U.S. dollars. 	

SEE REVERSE SIDE FOR ADDITIONAL FEE AND ACCOUNT INFORMATION

Penalty Fees <ul style="list-style-type: none"> • Late payments • Over-the-Credit-Limit • Returned Payment Non-Sufficient Funds (NSF) or Convenience Check NSF 	\$25.00 if payment is more than 0 days past the cycle date. \$0.00 \$25.00
Copy Fees <ul style="list-style-type: none"> • Check Payment • Convenience Check • Statement 	\$15.00 \$15.00 \$ 5.00

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

***Loss of Introductory APR (if applicable):** We may end your introductory APR and apply the Penalty APR if you make a late payment as described in the “Penalty APR and When it Applies.” Or if your account is closed by you or us then your Standard APR will apply.

C.U. Rewards:

- You will earn one point for each dollar in net purchases. No points will be earned for cash advances, balance transfers or convenience checks.
- Maximum point accumulation is 100,000 points in a calendar year.
- You will earn points if you remain a cardholder in good standing and your account is maintained according to the terms of the account. If your account is delinquent or over limit, you will not accrue points, and we have the option to withdraw points previously earned. Points begin accruing again once the account is no longer delinquent or over limit.
- Points are non-transferable and are forfeited in the event the account is closed.
- Points earned from other bonus programs you may be enrolled in at another institution cannot be combined with this program.
- Points earned are redeemable for travel and merchandise rewards.
- Points will accrue over 4 calendar years, and will expire on a first in, first-out basis annually (i.e., points earned in calendar year one will expire on the last business day of calendar year 4).
- Please see Program Rules and Conditions for specific details on redemption of points for travel or merchandise rewards. Program Rules and Conditions are available by request or at www.CURewards.com.

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