



340 North Milwaukee Avenue
Vernon Hills, IL 60061



VISA PLATINUM CASHBACK/
VISA PLATINUM WITH REWARDS/
VISA PLATINUM LOW RATE/
SECURED GOLD MASTERCARD/
GOLD MASTERCARD/CLASSIC MASTERCARD
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p style="text-align: center;">Visa Platinum Cashback 10.25% to 20.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">Visa Platinum with Rewards 10.50% to 19.90% when you open your account, based on your creditworthiness.</p> <p style="text-align: center;">Visa Platinum Low Rate 8.50% to 18.90% when you open your account, based on your creditworthiness.</p> <p style="text-align: center;">Secured Gold MasterCard 9.24%</p> <p style="text-align: center;">Gold MasterCard 13.20%</p> <p style="text-align: center;">Classic MasterCard 14.76%</p>
<p>APR for Cash Advances</p>	<p style="text-align: center;">Visa Platinum Cashback 10.25% to 20.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">Visa Platinum with Rewards 10.50% to 19.90% when you open your account, based on your creditworthiness.</p> <p style="text-align: center;">Visa Platinum Low Rate 8.50% to 18.90% when you open your account, based on your creditworthiness.</p> <p style="text-align: center;">Secured Gold MasterCard 9.24%</p> <p style="text-align: center;">Gold MasterCard 13.20%</p> <p style="text-align: center;">Classic MasterCard 14.76%</p>

<p>APR for Balance Transfers</p>	<p style="text-align: center;">Visa Platinum Cashback</p> <p>6.90% to 8.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.</p> <p>After the introductory period your APR will be 10.25% to 20.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">Visa Platinum with Rewards</p> <p>6.90% to 8.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.</p> <p>After the introductory period your APR will be 10.50% to 19.90%, based on your creditworthiness.</p> <p style="text-align: center;">Visa Platinum Low Rate</p> <p>6.90% to 8.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.</p> <p>After the introductory period your APR will be 8.50% to 18.90%, based on your creditworthiness.</p> <p style="text-align: center;">Secured Gold MasterCard</p> <p>6.90% to 8.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.</p> <p>After the introductory period your APR will be 9.24%.</p> <p style="text-align: center;">Gold MasterCard</p> <p>6.90% to 8.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.</p> <p>After the introductory period your APR will be 13.20%.</p> <p style="text-align: center;">Classic MasterCard</p> <p>6.90% to 8.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.</p> <p>After the introductory period your APR will be 14.76%.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Federal Reserve Board</p>	<p>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.</p>
<p>Fees</p>	
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Cash Advance Fee - Currency Conversion and International Transaction Fee 	<p>\$5.00 or 3.00% of the amount of each cash advance, whichever is greater (maximum fee: \$50.00)</p> <p>1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees</p>	

- Late Payment Fee	Up to \$25.00
- Over-the-Credit-Limit Fee	Up to \$25.00 (if applicable)
- Returned Payment Fee	Up to \$25.00

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 **August 22, 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	\$25.00 or the amount of the required minimum payment, whichever is less, your payment is not received by your next statement closing date. The next statement closing date varies by month from 4-6 days after your payment due date.
Over-the-Credit Limit Fee	\$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Rush Fee (Next Business Day)	\$30.00
Rush Fee (Second Business Day)	\$20.00