

The information about the costs of the card described in this application is accurate as of \_\_\_\_\_. This information may have changed after that date. To find out what may have changed, call us at (410) 281-6200 or write to Securityplus Federal Credit Union at P.O. Box 7560, Baltimore MD 21207-0560. Before we approve you for a credit card, we will review your credit report and the information you provide with your application. The full terms and conditions will be contained in the Credit Card Agreement and Disclosure which will be sent to you later.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR)</b> for Purchases and Balance Transfers	<i>Visa Signature</i> <b>0.00%</b> Introductory APR for 12 months. After that, between <b>11.50% - 18.00%</b> based on your creditworthiness, which will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR)</b> for Cash Advances	<i>Visa Signature</i> between <b>11.50% - 18.00%</b> based on your creditworthiness, which will vary with the market based on the Prime Rate.
<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 will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau's at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Balance Transfer Fee</b></li> <li>• <b>Foreign Transactions</b></li> </ul>	<b>\$2.50</b> <i>Visa Signature</i> – <b>2.50%</b> of the amount of each transfer. Transfers must be a minimum of \$250.00. <b>1%</b> of transaction amount in US dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>	<b>\$25</b> <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)." See your Account Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

You acknowledge that all of the terms provided by these disclosures are subject to change, at our discretion, at any time, and agree that if we accept your application, you will comply with all of the terms contained in your Securityplus Federal Credit Union Credit Card Agreement and Disclosures and Terms that we will provide to you.

**Balance Transfers**

We may decline balance transfer requests under certain circumstances. For example, if your account is delinquent or over limit, we may decline to process your request. If we do, we will notify you. Your balance transfer limit, including all applicable fees, may not exceed the value of your available credit line. If the total balance transfer amount you request exceeds the value of your available credit line, you authorize us to send either full or partial payment to your creditors in the order you provide them to us.

Please review your Credit Card Agreement and Disclosures and Terms when you receive them. We will not effect any balance transfer you request if you call (410) 281-6200 and withdraw your balance transfer request within 10 days after the date the Credit Card Disclosures and Terms are mailed to you.

Please continue to make your monthly payment on any account from which you are transferring balances until your balance transfer posts to your Securityplus Federal Credit Union Credit Card account. Standard processing time varies, so your balance transfer may not take effect before your next cycle.

**Loss of Introductory APR:** We may end your introductory APR and apply the Non-Introductory APR if you do not pay the full amount of any minimum payment due within 60 days of its payment due date. Introductory rates cannot be reinstated once your account is past due.