

## Important Credit Card Disclosures

The following disclosure represents important details concerning Your Credit Card. The information about the costs of the Card are accurate as of the effective date shown below. You can call or write Us at Kemba Credit Union, Inc., P.O. Box 14090, Cincinnati, OH 45250 (513) 762-5070 to inquire if any charges occurred since the effective date.

<b>Annual percentage rate (APR) for purchases</b>	VISA = <b>8.15%*</b> VISA Gold = <b>5.75%*</b> VISA Platinum = <b>9.90%*</b> VISA Secured = <b>18.00%*</b> MasterCard = <b>13.90%*</b> GCFCU VISA = <b>12.90%*</b>
<b>Other APRs</b>	Cash advance APR: Same as APR for purchases (as above) Balance transfer APR: Same as APR for purchases (as above) Late Payment (Penalty) APR: 18%. See explanation below**
<b>Variable-rate information</b>	Your APR for purchases, cash advances, and balance transfers is a variable rate which may be adjusted quarterly based on the highest prime rate published in <i>The Wall Street Journal</i> plus a Margin. The Margin for purchases, cash advances and balance transfers will be as follows: VISA = 4.90%, VISA Gold = 2.50%.
<b>Grace period for repayment of balances for purchases</b>	You have 25-days to repay Your balance for purchases before a Finance Charge is imposed.
<b>Method of computing the balance for purchases</b>	Average Daily Balance (including new purchases)
<b>Annual Fees</b>	VISA and VISA Gold/Platinum and GCFCU VISA- None; VISA Secured - \$25.00    MasterCard - \$25.00
<b>Minimum Finance Charge</b>	\$0
<b>Transaction fee for cash advances:</b> 2% of each advance; minimum of \$2, maximum \$50. <b>Late-payment fee:</b> \$25 if Your payment is not received within 55 days of the Statement Closing Date <b>Over-the-credit-limit fee:</b> \$25 per billing cycle that You exceed Your credit limit.	

Credit Disclosure is accurate as of 3/31/2010, and is subject to change thereafter. To obtain the most current information, please call 513-762-5070 or 800-825-3622.

**Notice to Ohio residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy members, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Sec. 4112.021(B)(1)(g) Ohio Rev. Code.

\*The Rate used to determine the APR is the most recent Prime Rate published in the money rates section of the Wall Street Journal and will be the most recent rate available on the last day of the calendar quarter.

\*\*Late Payment (Penalty) APR - Your APR will go to 18% on Your entire Account balance existing on or after any time that You are late making Your payments 2 or more times during any 12 consecutive month period, or if any payment is 60 or more days past due.

**LATE PAYMENT ANNUAL PERCENTAGE RATE:** If You are late making Your payments 2 or more times during any 12 month period, or if any payment is 60 or more days past due, the **ANNUAL PERCENTAGE RATE** applicable to Your entire Account balance existing at that time and in the future will immediately increase to 18.00%.

BY SIGNING THIS APPLICATION, I AGREE AND UNDERSTAND:

- MY APPROVAL IS BASED UPON AN INITIAL DETERMINATION THAT MY CREDIT RECORD MAINTAINED AT A CREDIT BUREAU PASSED YOUR CREDIT REQUIREMENTS AND THAT YOU RESERVE THE RIGHT TO NOT OPEN MY ACCOUNT OR TO OPEN MY ACCOUNT UNDER DIFFERENT TERMS IF YOU ARE UNABLE TO VERIFY THE INITIAL DETERMINATION, MY EMPLOYMENT STATUS, OR THE INFORMATION SUPPLIED BY ME OR OTHERS IN CONNECTION WITH THIS APPLICATION, OR IF MY CREDIT STATUS HAS CHANGED.
- IF YOU DO NOT MEET THE REQUIREMENTS FOR A VISA GOLD, YOU MAY BE SENT A VISA CARD.
- I AM CONTRACTUALLY LIABLE ACCORDING TO THE APPLICABLE TERMS AND CONDITIONS OF THE KEMBA CREDIT UNION, INC. CREDIT CARD ACCOUNT AGREEMENT WHICH I WILL RECEIVE FROM KEMBA.

U.S.A Patriot Act

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Revised 3/31/2010