

## Christian Community Credit Union Platinum Rewards Visa

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>● <b>Gives to missions</b></li> <li>● Worldwide Acceptance</li> <li>● Global Customer Assistance</li> <li>● 100% Fraud Protection</li> <li>● Lost/Stolen Card Reporting</li> </ul> | <ul style="list-style-type: none"> <li>● <b>Earns Rewards</b></li> <li>● Warranty Manager Service</li> <li>● Roadside Dispatch</li> <li>● Purchase Security</li> <li>● Travel Accident Insurance</li> </ul> | <ul style="list-style-type: none"> <li>● <b>No Annual Fee</b></li> <li>● Auto Rental Insurance</li> <li>● Emergency Card &amp; Cash</li> <li>● Travel &amp; Emergency Assistance</li> <li>● Year-End Summary Statement</li> </ul> |
|---|---|---|

### INTEREST RATES AND FEES UNDER THIS CREDIT CARD ACCOUNT

The following information is provided pursuant to the Truth-in-Lending Act/Regulation Z. As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the agreement and applicable law. We may change them based on information in your credit report, market conditions, and business strategies.

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for purchases during the first six months. <b>10.90% to 16.90%</b> based on your creditworthiness. After that your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfer</b>	<b>3.90%</b> introductory APR for 12 months when balances are transferred during the first 60 days of account open date. <b>10.90% to 16.90%</b> thereafter. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advance</b>	<b>10.90% to 16.90%</b> . This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	In order to avoid a finance charge on purchases made since your last statement date, you must pay the total new balance shown on your statement within 25 days of the statement closing date. Cash advances and balance transfers are always subject to a finance charge from the date they are posted to your account.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
<b>Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> Balance Transfer Cash Advance Foreign Transaction	<b>2%</b> of the amount transferred with a <b>\$5.00</b> minimum. <b>2%</b> of the amount advanced with a <b>\$5.00</b> minimum. <b>1%</b> of transaction amount.
<b>Penalty Fees</b> Late Payment Returned Payment	up to <b>\$15.00</b> when minimum monthly payment is not received by 15 days after due date. up to <b>\$25.00</b>
<b>Other Fees</b>	If you are a credit card member only, a one time <b>\$5.00</b> membership fee will be charged to your credit card account.

**APR= Annual Percentage Rate**  
**How We Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement for details.  
**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.  
**Notice to Applicant:** The following applies if you are not already a member of Christian Community Credit Union. I hereby apply for membership in Christian Community Credit Union with this application and certify that I qualify for membership based on the relationship stated in section 1. I understand that the Credit Union's non-refundable membership fee of \$5, as mandated by law, will be charged to my credit card account if my application is approved. I further understand that to continue my membership in the Credit Union, I must maintain this credit card account relationship or separately establish a member savings account should I discontinue this credit card account. Credit Union membership is not required for spouse as a joint applicant.  
**\*Rewards:** Receive up to 10,000 bonus points on purchases: 5,000 when you're approved and up to 5,000 more with double points for the first six months on any purchase. After the first six months, double points only apply to donations to churches and many ministries with IRS Merchant Category Code 8661 and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.  
**Credit Card Agreement and Federal Truth-in-Lending Disclosure:** By my/our signatures I/we acknowledge that I/we will be bound by all the terms and conditions of the credit card agreement and Truth-in-Lending statement which will be provided later with or before issuance of cards. If upon receipt and review of said credit card agreement and Truth-in-Lending statement, I/we do not agree to be so bound upon receipt of any credit card issued pursuant to this application, I/we will render same unusable by cutting in half and will return it to the Credit Union with notice of my intention. I/We also warrant the accuracy and completeness of information I/we have supplied herein, acknowledge that the Credit Union will rely on same in determining to extend credit, authorize the Credit Union to verify said information by any means, and report performance under this account to any credit reporting agency.  
**Important Information About Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. What this means to 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.  
**Note:** This form was printed on, and the information herein is current as of August 01, 2010.