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APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>No Rewards Premium</p> <p>4.50% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 7.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>No Rewards Preferred</p> <p>4.50% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 9.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>No Rewards Standard</p> <p>12.25%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Premium</p> <p>4.50% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 8.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Preferred</p> <p>4.50% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 10.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Standard</p> <p>13.25%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>No Rewards Premium</p> <p>4.50% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 7.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>No Rewards Preferred</p> <p>4.50% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 9.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

	<p>No Rewards Standard 12.25% This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Premium 4.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Preferred 4.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 10.25% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Standard 13.25% This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>No Rewards Premium 4.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 7.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>No Rewards Preferred 4.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>No Rewards Standard 12.25% This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Premium 4.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.25% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Preferred 4.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 10.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Rewards Standard 13.25% This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<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>
For Credit Card Tips from the Federal Reserve Board	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

Fees	
Transaction Fees	
- Cash Advance Fee	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$90.00)
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$10.00
- Returned Payment Fee	Up to \$20.00

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

Loss of Introductory APR. We may end your Introductory APR if you make a late payment. With the loss of your Introductory APR, your APR for No Rewards Premium will be a rate of **7.25%**; your APR for No Rewards Preferred will be a rate of **9.25%**; your APR for Rewards Premium will be a rate of **8.25%**; and your APR for Rewards Preferred will be a rate of **10.25%**

Effective Date.

The information about the costs of the card described in this application is accurate as of **March 1, 2012.**

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	10.00% of the outstanding balance, if you are 15 or more days late in making a payment. However the fee will not exceed \$10.00
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$35.00
Card Replacement Fee	\$5.00