

	<b>Platinum</b>	<b>Gold</b>	<b>Standard</b>	<b>Share Secured</b>
<b>Interest Rate Purchase</b>	7.99%	9.99%	11.50%	12.00%
<b>Cash Advance and Balance Transfer Rate</b>	7.99%	9.99%	11.50%	12.00%
<b>Annual Fee</b>	None	None	None	None
<b>Cash Advance and Balance Transfer Fee</b>	None	None	None	None
<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 won't charge you interest on Purchases if you pay your entire balance by the due date each month.	Your due date is at least 25 days after the close of each billing cycle. We won't charge you interest on Purchases if you pay your entire balance by the due date each month.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
<b>Minimum Finance Charge</b>	\$1	\$1	\$1	\$1
<b>Method for Computing the Balance for Purchases</b>	Average daily balance including purchases	Average daily balance including purchases	Average daily balance including purchases	Average daily balance including purchases
<b>Minimum Payment</b>	2.5% of balance or \$18 whichever is less	2.5% of balance or \$18 whichever is less	2.5% of balance or \$18 whichever is less	2.5% of balance or \$18 whichever is less
<b>For Credit Card Tips from the Federal Reserve</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
<b>Late Fee</b>	\$25	\$25	\$25	\$25
<b>Return Check Fee</b>	\$25	\$25	\$25	\$25
<b>Purchases made in a Foreign Currency fee</b>	1% of Transaction	1% of Transaction	1% of Transaction	1% of Transaction

## **Disclosure Statement for your MasterCard Account**

**PATRIOT ACT NOTICE-IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** 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.

I certify that I am at least 18 years of age and that I have read and agree to all the terms, authorizations and disclosures contained on this form and that everything I have started in the application is true and correct. I authorize PECU to check my credit record and to verify my credit, employment and income references. I understand that the use of any card issued will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement. I agree to be responsible for all charges incurred according to the Card Agreement. I understand that the terms of my account are subject to change as provided in the Card Agreement.

The information about the costs of the Card described in this application are accurate as of 02-22-2010. This information may change after that date. To find out what may have changed, call 512-474-1955 or write to Public Employees Credit Union, P.O. Box 2205, Austin, Texas 78768-2205.