

ALLEGIS CREDIT UNION VISA RATE, FEE, AND OTHER COST INFORMATION

Annual Percentage Rate (APR) for purchases	<p>Visa Platinum Card: 8.99% APR</p> <p>Visa Classic Card: 13.92% APR</p>
Other APRs	<p>Visa Platinum Card: Cash Advance/ Statement Checks/Balance Transfer, 8.99% Fixed APR.</p> <p>Visa Classic Card: Cash Advance/Statement Checks/Balance Transfer, 13.92% Fixed APR.</p>
Grace period for repayment of purchase balances	On Both Visa Platinum Card and Visa Classic Card: Not less than 25 days on purchases if you pay your total new balance due in full each month by the due date.
Method of computing the balance for purchases	On Both Visa Platinum Card and Visa Classic Card: Average daily balance (including new purchases).
Annual Fee	On Both Visa Platinum Card and Visa Classic Card: None.
Minimum finance charge	On Both Visa Platinum Card and Visa Classic Card: None.
Transaction fee for balance transfers	On Both Visa Platinum Card and Visa Classic Card: None.
Transaction fee for cash advances	On Both Visa Platinum Card and Visa Classic Card: None.
Other fees	<p>On Both Visa Platinum Card and Visa Classic Card:</p> <p>Late Payment fee: \$29.00</p> <p>Balance Transfer Fee: None</p> <p>Return Check Fee: \$29.00</p> <p>Card Replacement Fee: \$50</p> <p>Foreign Transaction Fee: 1% of transaction</p>

TERMS & CONDITIONS

Authorization: When you sign and return the form for this credit card offer from Allegis Credit Union ("Allegis Credit Union", "we", or "us"), you agree to the following: 1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you. 2. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement. 3. We will allocate payments to the lowest

APR first. 4. Claims and disputes are subject to arbitration. 5. The terms of your account, including the APRs, are subject to change. Any such changes will be made in accordance with the Cardmember Agreement. You have the right to notify credit bureaus not to use your credit report in connection with any credit or insurance transaction you do not initiate. To exercise this right, please write the credit bureau(s) listed below: Equifax Options (P.O. Box 740123, Atlanta, GA 30374-0123), Experian Target Marketing (P.O. Box 919, Allen TX 75013), Trans Union Corp (P.O. Box 97328, Jackson, MS 39288). If you omit any information on the form, we may deny your request for an account. Return application by mailing to: Allegis Credit Union, P.O. Box 177, Oshtemo, MI 49077-0177.