

RATE, FEE AND OTHER COST INFORMATION

Annual Percentage Rate (APR) for purchases	<p>Visa Gold Card: A low 3.99% APR until the last day of the December 2003 billing cycle. After that, 8.99% Fixed APR.</p> <p>Visa Classic Card: 13.92% APR</p>
Other APRs	<p>Visa Gold Card: Cash Advance/Statement Checks/Balance Transfer APR 3.99% until the last day of December 2003 billing cycle. After that, 8.99% Fixed APR. Visa Classic Card: Cash Advance/Statement Checks/Balance Transfer APR: 13.92%</p>
Grace Period for repayment of purchase balances	On Both Visa Gold 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 Gold Card and Visa Classic Card: Average daily balance (including new purchases).
Annual Fee	On Both Visa Gold Card and Visa Classic Card: None.
Minimum Finance Charge	On Both Visa Gold Card and Visa Classic Card: None.
Transaction Fee for balance transfers	On Both Visa Gold Card and Visa Classic Card: None.
Transaction Fee for cash advances	On Both Visa Gold Card and Visa Classic Card: None.
Other Fees	On Both Visa Gold Card and Visa Classic Card: Late payment fee: \$20.00 Over Limit Fee(FINANCE CHARGE):\$20.00 Return Check Fee: \$20.00

Credit Protection Program Through Minnesota Life: Now you can protect your family with credit life and disability insurance on your credit card. Using your credit card to buy the things you want and need makes good financial sense. Doesn't it make just as much sense to protect your family with credit life and disability on your credit card balances? Credit life insurance can pay off your credit card balance if you die. If you have a joint account, your co-cardholder can also apply. Credit disability insurance can help make your credit card payments if you become totally disabled. This insurance protects your family from paying your debts at a time when they may be unable to afford it. The cost is included on your monthly credit card statement only during months when you have an outstanding balance. **TO APPLY:** Simply mark the Credit Protection Box on the Visa application and return to Allegis Credit Union. Enrollment application will be sent to you. Credit insurance is optional. **QUESTIONS:** If you have any questions about the insurance, call the underwriter, Minnesota Life, toll-free at (800) 452-4521. A member service representative will be happy to help you. Current Example Rates: Single Life Insurance Rate = \$0.68 per \$1,000 per month; Joint Life Insurance Rate = \$1.06 per \$1,000 per month; Single Disability Insurance for 2 month coverage period = \$2.19 per \$1,000 per month.

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