

# Important 1st Advantage Credit Card Disclosure

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<p><b>3.99%</b> Introductory rate is good for the first six (6) billing cycles from the date that your new credit card account is opened.</p> <p>After the promotion period:</p> <p><b>Platinum Credit Card</b> rate will be between <b>7.75%</b> and <b>15.50%</b><sup>^</sup></p> <p><b>Platinum Rewards Credit Card</b> rate will be between <b>9.75%</b> and <b>17.50%</b><sup>^</sup></p> <p>This APR will vary with the market according to the Prime Rate.</p> <p>Average Daily Balance Method - Interest is calculated, billed and reported at cycle time.</p>
APR for Balance Transfers and Cash Advances	<p><b>3.99%</b> Introductory rate is good for the first six (6) billing cycles from the date that your new credit card account is opened.</p> <p>After the promotion period:</p> <p>Platinum Credit Card rate will be between <b>7.75%</b> and <b>15.50%</b><sup>^</sup></p> <p>Platinum Rewards Credit Card rate will be between <b>9.75%</b> and <b>17.50%</b><sup>^</sup></p> <p>This APR will vary with the market according to the Prime Rate.</p> <p>Average Daily Balance Method - Interest is calculated, billed and reported from date of transaction.</p>
Penalty APR and When it Applies	<p><b>17.95%</b> Penalty pricing applies: a) If the account becomes 65 days delinquent; b) Go over your credit limit; c) Make a payment that is returned; or d) do any of the above on another account that you have with us.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APR is increased for any of these reasons, the Penalty APR will apply until you make at least six (6) consecutive minimum payments by the payment due date as shown in your monthly statement. (See cardholder agreement for complete details.)</p>
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	You will have a minimum of 25 days without a finance charge on new purchases if the total new balance is paid in full each month by the payment due date.
<b>Fees</b>	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: None</li> <li>• Foreign Transaction: 1% of Amount After Conversion</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment: \$25</li> <li>• Over-the-Credit Limit: \$25</li> <li>• Returned Payment: \$25</li> </ul>
Other Fees	<ul style="list-style-type: none"> <li>• Card Replacement Fee: \$5</li> </ul>

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)." (See cardholder agreement for complete details.)

Loss of Introductory APR: Introductory rate will convert to the default APR of 17.95% if a minimum payment is not received within 65 days of the due date. Billing Rights: See cardholder agreement for complete details on bill-error rights.

<sup>^</sup>Your standard APR may vary and is based on Prime Rate. Your rate is determined by adding a margin to the Prime Rate. The Prime Rate Index used to determine your APR is the rate published in The Wall Street Journal quarterly (January, April, July and October) and changes are effective as of the 1st day of your next billing cycle. Current rate as of March 2011. (See cardholder agreement for complete details.)

## TERMS AND CONDITIONS

This offer is based on an initial assessment that I met for 1st Advantage Federal Credit Union's (herein referred to as "Credit Union") initial criteria for creditworthiness. In signing and returning this offer to the Credit Union, I certify that I have read this new offer, and the information I have provided is true and correct to the best of my knowledge. I certify that I am at least 21 years of age or older as required to satisfy the minimum legal contracting age of my state, and a United States citizen or a permanent resident alien of the United States. I also authorize the Credit Union to review my credit and employment history and any other information afforded to the Credit Union by law in order to process my acceptance certificate. I understand that the credit line on this account will be determined after a review of my acceptance certificate by the Credit Union and will be based on various factors, including income. The minimum approved credit line is \$500. The Credit Union maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if I no longer meet the Credit Union's standards for creditworthiness; b) my name and/or mailing address have been altered; c) the Credit Union receives my response after the offer has expired; I understand I have the right to review my credit history by contacting the credit reporting agencies.

We may change the APRs, fees and other terms of your account at any time in accordance with applicable law and the Account Agreement, which we will send to you when your account is opened. Factors we may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on accounts with the Credit Union and other creditors. To the extent allowed by law, the new terms will affect all outstanding balances.