

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<p>8.99% APR for Visa® Platinum, when you open your account, based on your credit worthiness.</p> <p>10.00% APR for Dividend Plus Gold Visa®, when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.¹</p> <p>10.00% APR for Dividend Visa®, when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.¹</p> <p>17.00% APR for Classic Visa®, when you open your account, based on your credit worthiness.</p>
APR for Balance Transfers	<p>8.99% APR for Visa® Platinum, when you open your account, based on your credit worthiness.</p> <p>10.00% APR for Dividend Plus Gold Visa®, when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.¹</p> <p>10.00% APR for Dividend Visa®, when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.¹</p> <p>17.00% APR for Classic Visa®, when you open your account, based on your credit worthiness.</p>
APR for Cash Advances	<p>8.99% APR for Visa® Platinum, when you open your account, based on your credit worthiness.</p> <p>10.00% APR for Dividend Plus Gold Visa®, when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.¹</p> <p>10.00% APR for Dividend Visa®, when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.¹</p> <p>17.00% APR for Classic Visa®, when you open your account, based on your credit worthiness.</p>
Penalty APR and When it Applies	<p>15.00% APR for Visa Platinum²</p> <p>This APR may be applied to your account if your minimum required payment is more than 60 days late at any time. We may increase the ANNUAL PERCENTAGE RATE on your Visa Platinum account to 15.00% (Monthly Periodic Rate 1.25%) and apply this increased 15.00% APR Penalty Rate to your entire Visa Platinum Account balance and to any new and future purchases and advances. Before we apply the Penalty APR to your Visa Platinum account, we will first provide you with written notice of the increase at least 45 days prior to the effective date of the increase.</p> <p>How Long Will the Penalty APR Apply? If we apply the Penalty APR to your Visa Platinum Account and you make your payments on time for the six (6) consecutive months following the effective date of the increase, without an account violation, your ANNUAL PERCENTAGE RATE (APR) will be lowered to the current Visa Platinum, non-penalty APR.</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 will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
Minimum Interest Charge	<p>If you are charged Interest, the charge will be no less than \$0.00.</p>
For Credit Card Tips from the Federal Reserve Board	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.federalreserve.gov/creditcard.</p>

FEES

Annual Fees	<p>None.</p>
Transaction Fees	<p>Balance Transfer \$0.00</p> <p>Cash Advance \$0.00</p> <p>Foreign Transaction 1% of each transaction in U.S. dollars.</p>
Penalty Fees	<p>Late Payment \$25.00 If a minimum payment is not made within 55 days after the date of a monthly statement.</p> <p>Returned Payment \$25.00</p>

How We Will Calculate Your Balance: We use the method called "Average Daily Balance (including new purchases)."

Variable Rate Information: Dividend Plus Gold Visa - The APR for Purchases, Balance Transfers, and Cash Advances is determined quarterly by adding 2.9% to *The Wall Street Journal* Prime Rate. Under no circumstance will this rate be lower than 10.00%. Dividend Visa - The APR for Purchases, Balance Transfers, and Cash Advances is determined quarterly by adding 5.9% to *The Wall Street Journal* Prime Rate. Under no circumstance will this rate be lower than 10.00%.

The information about the costs of the card described in this application is accurate as of February 22, 2010. It may have changed after that date. To find out about what may have changed, call: 513.243.4328 or 800.542.7093 or write: General Electric Credit Union, 10485 Reading Road, Cincinnati, Ohio 45241, Attn: EFT Department.

²During any default period, CUReward points will not be rewarded and any existing points will be suspended. Existing CUReward points will be reinstated if the account remains occurrence free for a period of six straight months.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The federal agency which administers compliance with this law concerning this credit union is the National Credit Union Administration, 7000 Central Parkway, Suite 1600, Atlanta, GA 30328. The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **California Residents:** Applicants 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **New York and Vermont Residents:** GECU may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees and grace periods. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.