



## DISCLOSURE SECTION

I/we apply to GECU for a credit card account. I/we understand: My credit line will be determined after GECU receives my application; after credit verification should I/we not qualify for a GECU Gold VISA Card I/we authorize the issuance of an alternative card pending credit qualification; I and my co-applicant/cosigner must be at least 18 years of age; and I, my co-applicant and authorized user must be members at GECU and all must be U.S. Citizens or permanent resident aliens; GECU maintains the right not to open my account if the information provided on or with my application is incomplete, inaccurate or unverifiable; I/we will receive the GECU credit card terms and conditions disclosures and am bound by them and all future revisions; an applicant, if married, may apply for a separate account.

FOR CREDIT UNION USE ONLY					
DATE	INT	CC	SHARES	APPROVED CREDIT LIMIT	APPROVAL SIGNATURE
Account #			At a meeting held on _____, this application was approved on the conditions requested by the above applicant(s).		

### Notice to Co-Signer

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower.

The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

## TRUTH IN LENDING DISCLOSURE

<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>8.99%</b> APR for VISA Platinum</p> <p><b>10.15%</b> APR for Dividend VISA Gold</p> <p><b>13.15%</b> APR for Dividend VISA</p>			
<b>Other Annual Percentage Rates (APRs)</b>	<table border="0"> <tr> <td>VISA Platinum: Balance Transfer APR = 8.99% Cash Advance APR = 8.99% Default APR = 15.00% Fixed based on conditions specified below*</td> <td>Dividend VISA Gold: Balance Transfer APR = 10.15% Cash Advance APR = 10.15%</td> <td>Dividend VISA: Balance Transfer APR = 13.15% Cash Advance APR = 13.15%</td> </tr> </table>	VISA Platinum: Balance Transfer APR = 8.99% Cash Advance APR = 8.99% Default APR = 15.00% Fixed based on conditions specified below*	Dividend VISA Gold: Balance Transfer APR = 10.15% Cash Advance APR = 10.15%	Dividend VISA: Balance Transfer APR = 13.15% Cash Advance APR = 13.15%
VISA Platinum: Balance Transfer APR = 8.99% Cash Advance APR = 8.99% Default APR = 15.00% Fixed based on conditions specified below*	Dividend VISA Gold: Balance Transfer APR = 10.15% Cash Advance APR = 10.15%	Dividend VISA: Balance Transfer APR = 13.15% Cash Advance APR = 13.15%		
<b>Variable-Rate Information</b>	<p>Dividend VISA Gold: Your <b>APR</b> may vary. The <b>APR</b> for Purchases, Balance Transfers, and Cash Advances is determined quarterly by adding 2.9% to <i>The Wall Street Journal</i> Prime Rate. Under no circumstance will this rate be lower than 10.00%.</p> <p>Dividend VISA: Your <b>APR</b> may vary. The <b>APR</b> for Purchases, Balance Transfers, and Cash Advances is determined quarterly by adding 5.9% to <i>The Wall Street Journal</i> Prime Rate. Under no circumstance will this rate be lower than 10.00%.</p>			
<b>Grace Period for Repayment of Balances for Purchases</b>	25 days for Purchases if full balance is paid by due date.			
<b>Method of Computing the Balances for Purchases</b>	Average Daily Balance (including new Purchases)			
<b>Annual Fees</b>	None.			
<b>Late Payment Fee</b>	If a minimum payment is not made within 55 days after the date of a monthly statement, you will be charged a \$25 late fee.			
<b>Transaction Fee for Purchases in a Foreign Currency</b>	For foreign currency transactions, 1% of the converted transaction amount.			
<b>Other Charges &amp; Fees</b>	Over the Limit Fee = \$25. It is charged if credit limit is exceeded by 10% or more at the time the statement is run. Transaction Fee = \$0, Minimum Finance Charge = \$0, Cash Advance Fee = \$0, Balance Transfer Fee = \$0			
<p>The information about the costs of the card described in this application is accurate as of January 1, 2008. 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.</p>				

\*All APRs may increase to a fixed Default Rate of 15% Annual Percentage Rate anytime you exceed 55 days delinquent or exceed your credit line. Default APRs will be effective starting the billing period immediately after the occurrence of either of the specified events. The Default APRs may decrease to the original, non-Default APRs if the account remains occurrence free for a period of six straight months. During 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.