



AAACE FCU

Guiding You to a Smarter Financial Future

2661 Riva Rd., Bldg 700
Annapolis, MD 21401
(410) 222-7283
Fax: (410) 222-4189
www.aacefcu.org

LOANLINER

**PLATINUM MASTERCARD AND STANDARD MASTERCARD
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum MasterCard 8.99% to 17.99% when you open your account, based on your creditworthiness.</p> <p>Standard MasterCard 8.99% to 17.99% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Platinum MasterCard 8.99% to 17.99% when you open your account, based on your creditworthiness.</p> <p>Standard MasterCard 8.99% to 17.99% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Platinum MasterCard 8.99% to 17.99% when you open your account, based on your creditworthiness.</p> <p>Standard MasterCard 8.99% to 17.99% when you open your account, based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
FEES	
Set-up and Maintenance Fees	
> Card Replacement Fee	\$5.00 per card
Transaction Fees	
> Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
> Late Payment Fee	\$30.00 if you are ten (10) or more days late
> Returned Payment Fee	\$30.00 per returned payment

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Effective Date. The information about the costs of the card described in this application is accurate as of **January 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.