

Periodic Rates:

The Purchase APR is which is a daily periodic rate of .
The Balance Transfer APR is which is a daily periodic rate of .
The Cash Advance APR is which is a daily periodic rate of .

Variable Rate:

The ANNUAL PERCENTAGE RATE is subject to change quarterly on the first day of the billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of *The Wall Street Journal* on the first day of March, June, September, and December, to which we add a margin. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:

Purchases will be charged at above the Index.
Balance Transfers will be charged at above the Index.
Cash Advances will be charged at above the Index.