

TABULAR DISCLOSURE	Platinum	Golden Rewards	Classic Plus	Classic
Annual Percentage Rate (APR) for Purchases	9.9%	11.9%	13.9%	15.9%
Six Month Introductory APR	7.9%	9.9%	9.9%	11.9%
Cash Advance APR	9.9%	11.9%	13.9%	15.9%
30 Day Penalty Rate APR	13.9%	15.9%	18.0	18.0%
60 Day Penalty Rate APR	18.0%	18.0%	Not Applicable	Not Applicable
Grace Period for Purchases	25 Days	25 Days	25 Days	None
Purchase Balance Computation Method	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)
Minimum Finance Charge	\$1.00	\$1.00	\$1.00	\$1.00
Annual Fee	None	None	None	\$25.00
Purchase Transaction Fee	None	None	None	None
Cash Advance Fee	None	1%	1%	1%
Minimum Cash Advance Fee	None	\$1.00	\$1.00	\$1.00
Balance Transfer Fee	None	None	None	\$10.00
Late Payment Fee	\$25.00	\$25.00	\$25.00	\$25.00
Over-the-Credit Limit Fee	\$25.00	\$25.00	\$25.00	\$25.00
Returned Check Fee	\$25.00	\$25.00	\$25.00	\$25.00
Additional Features	\$1,000,000.00 in Travel Accident Insurance Coverage	\$250,000.00 in Travel Accident Insurance Coverage ScoreCard SM CashBack	\$100,000.00 in Travel Accident Insurance Coverage	\$100,000.00 in Travel Accident Insurance Coverage

The information about the rates and fees of the cards described in this application is accurate as of 5/08. This information may have changed after that date. To find out what may have changed, contact us at the number or location listed at the top of the application.

VISA Platinum – Enjoy the exceptional benefits and higher spending limits of a GPCU VISA Platinum! With credit lines beginning at \$5000.00 and a low fixed APR, our VISA Platinum will provide you with the outstanding level of services and purchasing power you deserve.

VISA Golden Rewards – With a GPCU Golden Rewards VISA you can enjoy a low fixed APR along with our added cash back feature. With credit lines beginning at \$2,000.00, earn as much as 1% back on your annual purchases with no limit on how much you can earn! Use your Golden Rewards card to pay for everything from hotel reservations to your phone bill and receive an automatic rebate credit each year.

VISA Classic Plus – With no annual fee, free balance transfers, and credit lines beginning as low as \$500.00, the GPCU Classic Plus provides the convenience and security that you deserve. VISA's zero liability policy guarantees maximum protection against fraud, and acceptance at over 22 million locations worldwide makes shopping anywhere a breeze!

VISA Classic – For college students just starting out or members wishing to re-establish their credit, the GPCU VISA Classic is designed for you. With a low introductory APR and credit lines beginning at \$300.00, the VISA Classic is a great way to build your credit history. Share-secured cards are also available with this great product!