

# DISCLOSURE

<b>Annual Percentage Rate (APR for Purchases)</b>	<b>7.75%</b> Platinum Variable <b>9.90%</b> Platinum Fixed <b>9.00%</b> Classic Variable <b>11.90%</b> Classic Fixed
<b>Other APRs</b> <b>Balance Transfer APR</b>  <b>Cash Advance APR</b>  <b>Penalty Rate</b>	7.75% Platinum Variable 9.90% Platinum Fixed 9.00% Classic Variable 11.90% Classic Fixed  7.75% Platinum Variable 9.90% Platinum Fixed 9.00% Classic Variable 11.90% Classic Fixed  18.00% Platinum Variable and Fixed / Classic Variable and Fixed (See Explanation Below*)
<b>Variable Rate information based on Wall Street Journal prime rate</b>	Your APYs may vary. The rate for Purchases, Balance Transfers and Cash Advances are determined monthly by adding Prime + 4.50% for Platinum cards and Prime + 5.75% for Classic cards.
<b>Grace period for repayment</b>	At least 25 days if previous total balance is paid in full by the payment date
<b>Method of computing the balance for purchases</b>	Average Daily Balance (including new purchases)
<b>Annual fee</b>	None
<b>Minimum finance charge</b>	None
<b>Transaction fee for purchases</b>	None
<b>Transaction fee for ATM advances</b>	\$2.00
<b>Return check fee</b>	\$20.00
<b>Late payment fee</b>	\$20.00
<b>Over Limit fee</b>	\$15.00

\* Penalty Rate - If either of the following two situations occurs:

- (a) your Account is 30 days past due on two separate occasions in a rolling six month period; or
- (b) your Account is 60 days past due;

We may impose a higher monthly Periodic Rate and corresponding Annual Percentage Rate (a "Penalty Rate") to all outstanding balances in your Account. The Penalty Rate is a monthly Periodic Rate of 1.50% with a corresponding Annual Percentage Rate of 18.00%. The Penalty Rate will take effect on the first day of the Billing Cycle and will apply to all of your outstanding and any new Purchase and Cash Advance balances. Interest rate changes will be reflected on your periodic statement.

You understand that the terms of your account, including APRs, are subject to change. This means that the APRs for this offer are not guaranteed; APRs may change to higher APRs or fixed APRs may change to variable APRs. Any changes will be in accordance with your Cardholder Agreement.

The "Index" is the "Prime Rate" of interest appearing in the Money Rate section of The Wall Street Journal published on the last business day preceding the 16th day of each month.

You understand that if based upon our review you do not qualify for the Platinum Card, you will be considered for the Classic card with the same Terms and Conditions.

The information listed above is correct as of 5/13/10 and is subject to change at any time without prior notice. To receive the most recent information, please contact Co-op Services Credit Union at 800.321.8570 or write to Co-op Services Credit Union, PO Box 51700, Livonia, Michigan 48151-5700.