

Interstate Unlimited Federal Credit Union (Credit Union) Application Disclosures

READ THIS STATEMENT BEFORE COMPLETING AN APPLICATION. This application is submitted to obtain credit and I/we certify that all information herein is true and complete. I/we authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal, or extension. This offer is subject to the credit policies of this institution. I/we agree to immediately notify you of changes to any of the information provided in this application. If you applied for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended. The Credit Union may report information about your account to the credit bureaus. I/we agree that my/our account will be subject to the terms and conditions of all applicable Agreement and Disclosure Statement that will accompany my Card(s) when issued; and that a photocopy or facsimile of this application shall be as binding as the original.

SECURITY AGREEMENT AND PLEDGE: By submitting this application, acceptance or authorized use of any credit card issued, I/we pledge our shares per any other agreements with the Credit Union to secure payment of my/our obligations. Shares is defined as deposits in any share savings, share draft, club, or any other account whether jointly or individually held, all of which are deemed "general deposits," for the purpose of your pledge. **Additional Security:** I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card will also secure this account.

AUTHORIZED USERS: If I/we request an additional card be issued in the name identified as an Authorized User for use by this person. I/We specifically acknowledge their sole responsibility for all purchases and/or cash advances made by the Authorized User or anyone the Authorized User allows to use any card issued in connection with your credit card account. The Authorized User acknowledges his or her responsibility for all purchases and cash advances they make or authorize.



Interstate Unlimited Federal Credit Union

Interest Rates & Interest Charges

Annual Percentage Rate for Purchases, cash advances and transfers	9.9% - 17.9%*
Paying Interest	Your due date is 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date.
Minimum Payment (whichever is greater)	3% or \$20
Minimum Interest Charge	None
Fees	
Annual Fee	None
Transactions Fees (percent of the transaction amount)	
• Purchases	0%
• Cash Advances	2%
• Balance Transfer	2%
• Foreign Currency Conversion	2%
• Cross Border Transaction	1%
Payment by Phone	\$10
Penalty Fees	
• Late Payment	\$25
• Returned Payment	\$30
• Over Credit Limit	\$0

**Qualification is based on an assessment of creditworthiness and our underwriting standards. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.*

Equal Housing Lender

We do business in accordance with Federal Fair Lending Laws.

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, DC 20410

For processing under the Federal Fair Housing Act
and to:

National Credit Union Administration
Office of Consumer Protection
Alexandria, VA 22314-3428
For processing under NCUA Regulations

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

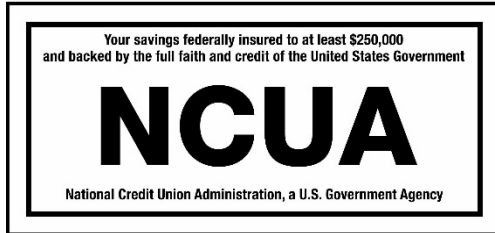
- On the basis of race, color, national origin, religion, sex, marital status, or age,
- Because income is from public assistance, or
- Because a right was exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

National Credit Union Administration
Office of Consumer Protection
Alexandria, VA 22314-3428



Loan Origination Co.: Interstate Unlimited Federal Credit Union
Loan Origination Co. Identifier / NMLS #: 408596
Loan Origination Co. Address: 705 West Cherry St., Jesup, GA 31545
Loan Origination Co. Phone Number: 912-427-3904 or 800-822-1124
We do business in accordance with the Federal Fair Lending Laws



This Credit Union is federally-insured by the
National Credit Union Administration