

**TAMPA BAY LIGHTNING VISA PLATINUM  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.99% to 17.99%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>18.00%</b>
<b>APR for Balance Transfers</b>	<b>9.99% to 17.99%</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to the entire balance on your account if you: - make a late payment <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the penalty APR will apply for a period of six (6) months.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> Up to <b>\$25.00</b> (if applicable) Up to <b>\$25.00</b>

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

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if the minimum payment is 60 days late twice in a twelve month period.

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **September 15, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Overdraft to Share Account.** If you have elected Overdraft to Share Account, overdraft transfers will be subject to the cash advance rate shown above.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged <b>\$35.00</b> or the amount of the required minimum payment, whichever is less.
Over-the-Credit Limit Fee	<b>\$25.00</b> or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$1.00</b> per page
Emergency Card Replacement Fee	<b>\$20.00</b>
Photocopy Fee	<b>\$5.00</b>
Reissue Card Fee	<b>\$5.95</b>
Convenience Check Stop Payment Fee	<b>\$20.00</b>