

AUTHORIZATION

By signing below, you the applicant(s) authorize Credit Union ONE to obtain information to evaluate this application, and upon approval agree to the Account Terms and Conditions, which will be mailed with your Card(s). You have read and agreed to all the terms, authorizations and disclosures that accompany this application. You represent that, in order to obtain the credit requested, all information you supplied to us on the application is true and correct. This Credit Card is issued by Credit Union ONE.

X _____ / /
Applicant Signature Date

X _____ / /
Co-Applicant Signature Date

AUTHORIZED USER

By signing as an Authorized User, your credit and income information will not be used to evaluate this application.

X _____ / /
Authorized User Signature Date

**SUMMARY OF CREDIT TERMS
CREDIT UNION ONE PLATINUM VISA AFFINITY CREDIT CARD**

	Non-Rewards Option	Rewards Option (available June 1, 2006)
Annual Percentage Rate (APR) for Purchases	11.25% to 16.25%*	13.25% to 18.25%*
Other APRs	Cash Advance APR: 14.25% to 19.25%* Balance Transfer 11.25% to 16.25%* Penalty APR: 21.9% See Explanation Below**	Cash Advance APR: 16.25% to 21.25%* Balance Transfer 13.25% to 18.25%* Penalty APR: 21.9% See Explanation Below**
Purchase Grace Period	25 Days	25 Days
Inactivity Fee	\$20	\$20
Purchase Balance Calculation Method	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)
Annual Fees	None	None
Minimum Finance Charge	\$0.50	\$0.50
Cash Advance Transaction Fee:	3.75% of each Cash Advance (minimum \$7.50)	
Balance Transfer Fee:	None	
Late Payment Fee:	\$19 if New Balance is \$100.00 or less; \$29 if New Balance is between \$100.01 and \$1000.00; \$39 if New Balance is over \$1000.01	
Over-the-Credit Limit Fee:	\$25	
Foreign Currency Transactions:	2% of the converted amount	

*If approved for credit your rate will be subject to our underwriting criteria.

** We will apply a Delinquency APR to all outstanding purchase, transfer and cash advance balances in your account if you fail to make scheduled payments on or before their payment due dates in any two of the six most recent billing cycles (a "Delinquency Rate Triggering Event"). The Delinquency APR will take effect on the first day of the billing cycle following a Delinquency Rate Triggering Event, and will apply to new and outstanding purchase, transfer, and cash advance balances. At a minimum the Delinquency Rate will remain in effect as long as any scheduled payment remains past due, and for six (6) consecutive billing cycles after you have paid all past due amounts on your account (the "Delinquency Rate Period"). A new Delinquency Rate Period will begin if a Delinquency Rate Triggering Event occurs during a Delinquency Rate Period. You must avoid a Delinquency Rate Triggering Event during an entire Delinquency Rate Period to return the new and outstanding purchase balances to the then in effect Annual Percentage Rate.

Important Disclosure for Cardholders Enrolled in the CU Rewards Program. Cardholders enrolled in the CU Rewards Program can earn bonus points ("Points") based on net purchases made with their Account and redeem those Points for goods and services available through the Program. A maximum of 100,000 Points may accumulate in one year. Points will exist on an account for a rolling 4 years before expiring. For specific Terms and Conditions pertaining to the CU Rewards Program, please visit www.CURewards.com.

This information was accurate as of June 1, 2006 and may change. Call Credit Union ONE at 800-451-4292 to find out what may have changed.

FOR INTERNAL USE

Date	Approved Limit	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Secured
Underwriter's Comments			
Loan Officer(s) Signature(s)			Date