Community 1st Credit Union

1100 Hutchinson Avenue
Ottumwa, Iowa 52501
1.866.360.5370
www.c1stcu.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of date provided. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	C1 Smart Rate	C1 Flex Rewards	C1 Signature Rewards
Annual Percentage Rate (APR) for Purchases	**1.99%** Introductory APR for 12 months from date of account opening. After that, your Standard APR will be **11.49 % - 20.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.99%** Introductory APR for 12 months from date of account opening. After that, your Standard APR will be **14.49 % - 24.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.99%** Introductory APR for 12 months from date of account opening. After that, your Standard APR will be **12.49 % - 20.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**11.49 % - 20.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**14.49 % - 24.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**12.49 % - 20.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**1.99%** Introductory APR for 12 months from date of account opening for any transfer(s) completed within the first 60 days of account opening. After that, your Standard APR will be **11.49 % 20.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.99%** Introductory APR for 12 months from date of account opening for any transfer(s) completed within the first 60 days of account opening. After that, your Standard APR will be **14.49 % 24.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.99%** Introductory APR for 12 months from date of account opening for any transfer(s) completed within the first 60 days of account opening. After that, your Standard APR will be **12.49 % 20.49 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None		
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases or cash advances if you pay your entire new purchase or cash advance balance by the due date each month. We will begin charging interest on balance transfers on the date the balance transfer is posted to your account.		
Minimum Interest Charge	None		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore**		

SEE NEXT PAGE for more important information about this account

COPYRIGHT 2009 Securian Financial Group, Inc. All rights reserved.

FEES:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	**3%** of the amount of each cash advance or **$5.00** minimum, whichever is greater
• Foreign Transaction:	None
Penalty Fees	
• Late Payment:	Up to **$25.00** if your payment is late 5 days or more.
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$25.00** if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

COPYRIGHT 2009 Securian Financial Group, Inc. All rights reserved.