

Platinum MasterCard® Credit Card Disclosure Information

Annual Percentage Rate (APR*) for purchases, cash advances/balance transfers/letter checks/convenience checks	Variable rate APR = <b>Prime rate</b> (as published in the Wall St. Journal on the 15 <sup>th</sup> day of the month and if it falls on the weekend, the next business day) will be used <b>plus a margin of 5%</b> . <i>There is a maximum cap of 18%</i> . Any rate change up or down will reflect on the next billing statement. The same rate applies for purchases and cash advances.
Grace Period for new purchases	25 Days (when balance is paid in full each month)
Grace Period for cash advances, balance transfers, and MasterCard® letterchecks/convenience checks	None.
Method of computing the balance of purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Cash Advance Fee	None
Over-the-Limit Fee	None
Late Payment Fee	\$20.00
Card Replacement Fee	\$10.00
Minimum Payment	3% or \$25.00, whichever is greater
Minimum Finance Charge	None

APR\*= Annual Percentage Rate. This information is accurate as of February 18, 2010. To find out about any changes, please contact PTFCU at 1.866.773.9835 (in the USA), 1.636.722.7111 (outside the USA), 24/7/365 days a year.