

Standard MasterCard® Credit Card Disclosure Information

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| Annual Percentage Rate (APR*) for purchases | APRs range from 10.9% to 17.9% depending on applicant's credit qualifications. |
| Other APRs | Cash Advance/Balance Transfers – APRs range from 10.9% to 17.9% |
| Grace Period for new purchases | Until 25 days after close of billing cycle. No grace period on cash advances or balance transfers. |
| 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 | \$10.00 |
| Card Replacement Fee | \$5.00 |
| Minimum Payment | 3% or \$20.00, 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.

Share Secured MasterCard® Credit Card Disclosure Information

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| Annual Percentage Rate (APR*) for purchases | APR is 16.5% |
| Other APRs | Cash Advance/Balance Transfers – APR is 16.5% |
| Grace Period for new purchases | Until 25 days after close of billing cycle. No grace period on cash advances or balance transfers. |
| 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 | \$10.00 |
| Card Replacement Fee | \$5.00 |
| Minimum Payment | 3% or \$20.00, whichever is greater |
| Minimum Finance Charge | None |
| Pledged Shares | Shares must be pledged matching the credit limit. This pledge of shares does not apply to shares held in IRA or SEP Account. |

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.