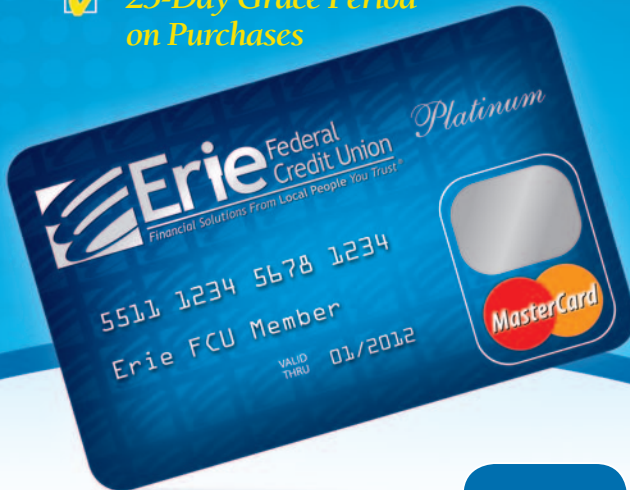


Enjoy the benefits

Apply TODAY!

- ✓ **Low-Interest Rates***
- ✓ **No Annual Fee**
- ✓ **No Balance Transfer Fees**
- ✓ **1% Balance Transfer Rebates**
- ✓ **25-Day Grace Period on Purchases**



	The Other Guys	ERIE FCU MasterCard®
Same Annual Percentage Rate* (APR) for Purchases, Balance Transfers & Cash Advances	?	✓
1% Balance Transfer Rebates	?	✓
25-Day Grace Period on Purchases	?	✓
NO Annual Fee & NO Balance Transfer Fees	?	✓
NO Minimum Interest Charge	?	✓
24/7 Online Account Access	?	✓

*Your APR is based on individual creditworthiness

Convenient Locations:

Main Office

1109 East 38th Street • Erie, PA 16504
Fax: (814) 825-2046

Bayfront Office

1005 Greengarden Road • Erie, PA 16501
Fax: (814) 452-3327

Zuck Road Office

5500 Zuck Road • Erie, PA 16506
Fax: (814) 838-1095

Buffalo Road Office

2436 Buffalo Road • Erie, PA 16510
Fax: (814) 899-2783

State Street Office

518 State Street • Erie, PA 16501
Fax: (814) 455-9072

2 NEW OFFICES COMING SOON:

1220 West 32nd Street;
1825 Downs Drive (New Walmart Supercenter Peach & I-90)

(814) 825-2436 • (800) 480-0494
www.riefcu.org



Platinum MasterCard®

Isn't it time you put some value in your wallet?



www.riefcu.org





1109 East 38th Street
 Erie, PA 16504-1845
 (814) 825-2436 (800) 480-0494
 Fax: (814) 825-2046
 www.eriefcu.org



**PLATINUM MASTERCARD
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.90% to 17.90% when you open your account, based on your creditworthiness.
APR for Cash Advances	8.90% to 17.90% when you open your account, based on your creditworthiness.
APR for Balance Transfers	8.90% to 17.90% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	None
Minimum Interest Charge	None
How To Avoid Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips From The Federal Reserve Board	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 http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee • Participation Fee • Account Set Up Fee • Program Fee 	<p>None</p> <p>None</p> <p>None</p> <p>None</p>
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee 	<p>None</p> <p>None</p> <p>1.00% of each transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee 	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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

Effective Date.

The information about the costs of the card described in this application is accurate as of **April 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Other Fees

Statement Copy Fee	\$5.00 Per Copy
Document Copy Fee	\$5.00 Per Copy
Rush Fee	\$30.00 Per Request
Temporary Increase Limit Fee	\$10.00
Card Replacement Fee	\$7.00 Per Card
PIN Replacement	None
Late Payment Fee	\$25.00 or the amount of the required payment, whichever is less, if you are fifteen (15) or more days late in making a payment.
Returned Payment Fee	\$25.00 of the amount of the required minimum payment, whichever is less.