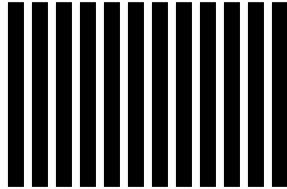


ATTN: Visa/MasterCard Coordinator

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 2309 READING, PA 19603

POSTAGE WILL BE PAID BY ADDRESSEE



PO BOX 13385
READING, PA 19612-9967



- **PLATINUM PREFERRED VISA®**
- **GOLD MASTERCARD®**
- **VISA® CLASSIC AT CTCE FEDERAL CREDIT UNION**



CTCE credit cards come with a low, fixed rate and no annual fee!

What kinds of credit cards does CTCE offer?

CTCE Federal Credit Union offers the Platinum Preferred Visa Card®, Gold MasterCard®, and Classic Visa® Card, all with no annual fee.

What benefits do you get with the Platinum Preferred Visa Card?

Our Platinum Preferred Card® gives you these benefits:

- No annual fee
- A low, fixed rate
- 25-day grace period with no interest on purchases
- No fee cash advance
- Credit life and disability, involuntary unemployment and leave of absence insurance coverages (must apply)
- Auto Renters Insurance
- Travel and Emergency Assistance
- Toll-free Travel Reservation Service
- Bonus Travel Dividends
- Auto Rental Discounts
- Warranty Manager
- Credit Card Registration
- Key Registration
- Travel Protection
- Medical Assistance
- Vision Care
- Discount Pharmacy
- Personal Shopper
- Concierge Service
- Quarterly Newsletter
- 24-hour customer service
- Zero Liability (see description)
- Automatic Bill Payment (see description)

What benefits do you get with the Gold MasterCard?

Our Gold MasterCard gives you these great benefits:

- No annual fee
- A low, fixed rate
- 25-day grace period with no interest on purchases
- No fee cash advance

- Credit life and disability, involuntary unemployment and leave of absence insurance coverages (must apply)
- Auto rental, travel and accident insurance
- 24-hour Customer Service at 800-MCASSIST
- Membership to the Complete AdvantagesSM Program
- Toll-free travel reservation service
- Bonus travel dividends
- Auto rental discounts
- Credit card registration
- Key registration
- Travel protection
- Medical assistance
- Vision care
- Discount pharmacy
- Personal shopper
- Concierge service
- Quarterly newsletter
- Zero Liability (see description)
- Automatic Bill Payment (see description)

What do you get with the Classic Visa card?

Our Classic Visa is accepted worldwide. With this card you'll get:

- No annual fee
- A low, fixed rate
- 25-day grace period with no interest on purchases
- No fee cash advances
- Credit life and disability, involuntary unemployment and leave of absence insurance coverages (must apply)
- Auto, rental, travel & accident insurance
- 24-hour customer service
- Zero Liability (see description)
- Automatic Bill Payment (see description)

What is Zero Liability?

When you use your CTCE credit card to shop online, in a store, or anywhere else, you're protected from unauthorized use of your credit card or account information. Liability for unauthorized transactions is \$0 — you pay nothing! (Policy does not apply to ATM transactions, or to PIN transactions.)



What is automatic bill payment?

You can choose to have your credit card payment automatically deducted from any checking account. It can be from a checking account at CTCE or any other financial institution.

- Eliminate check writing hassles
- Avoid late payment fees
- Save postage and time

You have many different alternatives when setting up your automatic bill payment. You can choose to pay the minimum monthly amount, pay a fixed amount, pay a percentage of the balance or pay the entire balance. If you're interested in automatic bill payment check the box on the application and we'll send you the form to sign-up and select your payment options.

How do I apply for a CTCE credit card?

Just complete the postage-paid application in this brochure and mail or drop it off at the credit union. Once your application is approved you'll receive your credit card within 10 business days.

If I have questions about the application, who should I call?

Call the credit union at 610-376-6639 or 1-800-229-1507 and ask for the credit card services department.

Check your statement with www.eZCardInfo.com

Go to www.eZCardInfo.com and enter your card number. You'll be able to view your present and prior statements and transaction history.

Zero Liability protects you from unauthorized use of your CTCE credit card.



CTCE FEDERAL CREDIT UNION DISCLOSURES FOR CREDIT CARDS

	Platinum Preferred Visa	Gold MasterCard	Classic Visa
Annual Percentage Rate for purchases	9.99%	12.99%	15.99%
Annual Percentage Rate for cash advances, balance transfers & credit card checks*	6.70% [†] Promotional APR applies until 1/9/03 9.99% applies after 1/9/03	9.70% [†] Promotional APR applies until 1/9/03 12.99% applies after 1/9/03	12.70% [†] Promotional APR applies until 1/9/03 15.99% applies after 1/9/03
Other Annual Percentage Rates	Default 12.99% ^{††} (see explanation below)	Default 15.99% ^{††} (see explanation below)	Default 17.99% ^{††} (see explanation below)
Grace Period for repayment of balance for purchases	There is a 25 day grace period on purchases only, not balance transfers, cash advances or credit card checks. The grace period is calculated from the statement closing date to the Payment Due Date. You can avoid finance charges on purchases by paying the Purchase New Balance and any unpaid Finance Charges on Cash Advances shown on the statement, within the grace period. Interest on cash advances will be computed from date of withdrawal.	There is a 25 day grace period on purchases only, not balance transfers, cash advances or credit card checks. The grace period is calculated from the statement closing date to the Payment Due Date. You can avoid finance charges on purchases by paying the Purchase New Balance and any unpaid Finance Charges on Cash Advances shown on the statement, within the grace period. Interest on cash advances will be computed from date of withdrawal.	There is a 25 day grace period, on purchases only, not balance transfers, cash advances or credit card checks. The grace period is calculated from the statement closing date to the Payment Due Date. You can avoid finance charges on purchases by paying the Purchase New Balance and any unpaid Finance Charges on Cash Advances shown on the statement, within the grace period. Interest on cash advances will be computed from date of withdrawal.
Balance computation method for purchases	Average Daily Balance Method (including current transactions)	Average Daily Balance Method (including current transactions)	Average Daily Balance Method (including current transactions)
Late payment overlimit, and cash advance fee	Late payment fee -\$29.00 Overlimit Fee - \$29.00 Cash Advance Fee - None	Late payment fee -\$29.00 Overlimit Fee - \$29.00 Cash Advance Fee - None	Late payment fee -\$29.00 Overlimit Fee - \$29.00 Cash Advance Fee - None
Transaction Charge for Purchases	None	None	None
Minimum Monthly Payment	\$25.00, or 3% of your account balance (rounded up to the nearest dollar), whichever is greater.	\$10.00, or 3% of your account balance (rounded up to the nearest dollar), whichever is greater.	\$10.00, or 3% of your account balance (rounded up to the nearest dollar), whichever is greater.

A \$15 fee will be charged for any share drafts or checks received as payment on charge accounts that are returned due to insufficient funds. Emergency line increase subject to \$10.00 fee. The disclosures and terms are accurate as of 05/22/02, however are subject to change. For more information, contact the credit union at 610-376-6639.

*Credit Card Checks are also known as LetterChecks, handy checks and convenient checks.

† As of 1/10/03, the non-promotional APR (Annual Percentage Rate) will be applied to new and outstanding balances of cash advances, balance transfers and credit card checks. Your payments will be allocated to balances with lower APRs (balance transfers, cash advances and credit card checks) before balances with higher APRs.

†† If we do not receive your minimum monthly payment by the terms of your agreement for three consecutive billing periods, the default rate will become applicable. The default APR will be applied to new and outstanding balance transfers, cash advances, and purchase balances as of the first day of the next billing cycle. A significant deterioration of your credit score, credit rating or any other violation of the cardholder agreement may also make the default rate applicable.

5/1/02

CTCE CREDIT CARD APPLICATION

If you would like a no-annual-fee credit card with competitive rates and nationwide acceptance, please complete this application and return it to CTCE. IMPORTANT: To assure timely processing, please fill in all spaces and sign before mailing in. The application is to be completed in the name of the person in which the account is held.

Dollar Amount Requested _____

APPLICANT INFORMATION			CO-APPLICANT INFORMATION		
FIRST NAME	MIDDLE INITIAL	LAST NAME	NAME		
BILLING ADDRESS		DATE OF BIRTH	ADDRESS		
CITY	STATE	ZIP CODE	CITY	STATE	ZIP CODE
SOCIAL SECURITY NUMBER		MONTHLY RENT OR MORTGAGE PAY-	SOCIAL SECURITY NUMBER		DATE OF BIRTH
MENT			HOME PHONE #		WORK PHONE #
HOME PHONE #		WORK PHONE #	EMPLOYER		
NAME OF EMPLOYER			DATE OF HIRE		YEARLY GROSS
DATE OF HIRE		YEARLY GROSS			

SIGNATURES REQUIRED

I authorize CTCE Federal Credit Union to check my credit, employment, and income references. I have read and agree that if I use my card and account I will be subject to the terms and changes specified in the Cardholder Agreement which will be sent with my card. I certify that I am 18 or older and the information provided is accurate.

X _____ DATE _____
APPLICANT'S SIGNATURE

X _____ DATE _____
CO-APPLICANT'S SIGNATURE

AUTOMATIC BILL PAYMENT

YES, I would like to have my credit card payment automatically deducted from my checking account. Please send the form so I can select my payment options.

FOR INTERNAL USE ONLY

<input type="checkbox"/> Visa Classic			<input type="checkbox"/> Gold MasterCard			<input type="checkbox"/> Platinum Preferred Visa			Account Number		
Date Approved	Credit Line	Approved by	Date Approved	Credit Line	Approved by						

Please fax or mail the postage-paid application to CTCE at 610-373-5045.
 If you have any questions about this application, please call the credit union.

