

DISCLOSURE OF REQUIRED CREDIT INFORMATION

Annual Percentage Rate (APR) for Purchases and Cash Advances	Visa Platinum fixed rate 9.90% APR Visa Gold fixed rate 12.92% APR Visa Classic fixed rate 12.92% APR
Other Platinum APRs	Introductory fixed rate 1.99% APR is good for new Purchases, Balance Transfers and Cash Advances. Promotional rate applicable for 180 days that begins on account opening date; after that 9.90% APR. Minimum dollar balance transfer amount is \$100.
Other Gold and Classic APRs	None
Annual fee	None
Variable rate information	Not Applicable
Grace period for repayment of the balance for purchases	25 days
Method of computing the balance for purchases	Average daily balance including new purchases
Minimum finance charge	None
Transaction fee for purchases	None
Transaction fee for cash advances	None
Late Payment fee	\$24.00
Over Limit fee	\$24.00
Returned check fee	\$15.00
Documentation fee	\$0.00 / item
Foreign Transaction fee	1% of converted transaction amount

The information about the cost of the card described is accurate as of July 2006 and supercedes previous credit card disclosures. This information may have changed after that date. To find out what may have changed, write to us at MECU of Baltimore, Inc., 7 East Redwood Street, Baltimore, Maryland 21202 or call us at 410-752-8313.

Credit card issuance is based upon creditworthiness criteria including your income, employment, ability to repay and any other information provided on your application. If you do not qualify for a VISA Platinum card, you may be considered for a VISA Gold or Classic card.