

Credit Cards

Enjoy the Prestige & Privileges of Platinum

No Annual Fee

Enjoy all the benefits and privileges of your card with No Annual Fee. There's no need to pay extra for the convenience of using credit.

Zero Fraud Liability

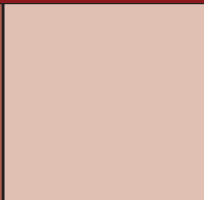
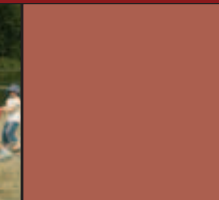
Have peace of mind knowing you won't be held responsible for unauthorized purchases — coverage applies to purchases made in a store, over the telephone or online.

Around the Clock Fraud Protection

Wherever you travel you can count on Fraud Protection services 24/7, 365 days a year. Report lost or stolen cards or get emergency replacements.

Secure Online Access to Your Account

Access your credit card account online at your convenience to view your statement, see recent transaction history, make payments, request a limit increase and much more.



Satisfaction Guarantee Coverage

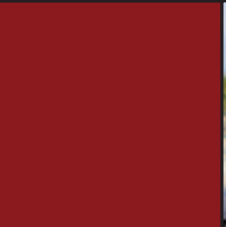
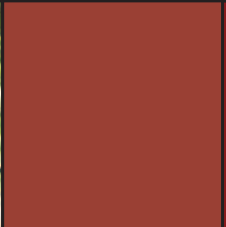
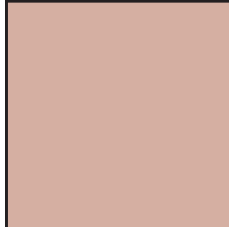
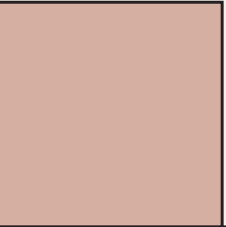
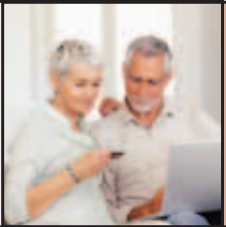
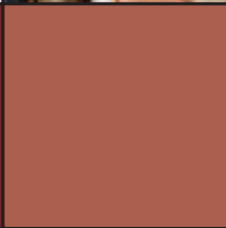
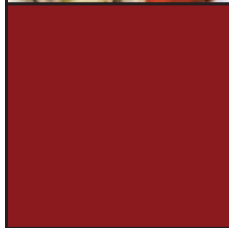
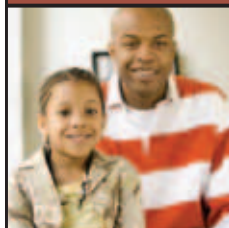
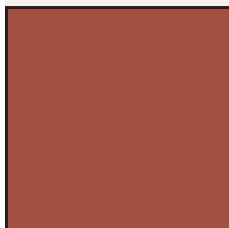
If you become dissatisfied with something you bought with your MasterCard within sixty days of purchase, you may be eligible for benefits under this coverage.

MasterCard Global Service

MasterCard Global Service provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Apply Today!

Mail the attached Credit Card Request Form today! Or, apply online at www.transtarfcu.org.



TRANSTAR FEDERAL CREDIT UNION
12930 NORTHWEST FREEWAY
HOUSTON, TEXAS 77040

PLACE
STAMP
HERE

Account Agreement and Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR will be 7.90% - 17.90%* Standard Rate
APR for Balance Transfers	Your APR will be 7.90% - 17.90%* Standard Rate
APR for Cash Advances	Your APR will be 7.90% - 17.90%* Standard Rate
Penalty APR and When It Applies	11.90% - 17.90%** This APR may be applied to your account if you: 1) Make a late payment; How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, we may keep them at this higher level for 6 months.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest for cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 website of the Federal Reserve Board at: http://federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	None
<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	None None 1% of each transaction in U.S. dollars.
Penalty Fees	5% of the payment due after 10 days
<ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 	None \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

* Your exact rate is based on your creditworthiness. Ask a loan officer about the rate you qualify for.

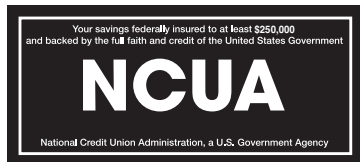
** If at any time your Account is **3 cycles or 3 times** or more past due, the rate will increase to a Delinquency Rate with a daily periodic rate of 0.032602% - 0.049041%, which has a corresponding **ANNUAL PERCENTAGE RATE** of 11.9% - 17.9%. The Past Due Rate may be adjusted to the current Standard Rate after payments have been made as required for six consecutive months.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and identification number, such as social security number and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents. The information is being requested and observed is for compliance with the requirements of Section 326 of the USA PATRIOT Act related to implementing customer identification and verification requirements.

The information about the costs of the Card described in this application is accurate as of 05/2011. This information may change after that date. To find out what may have changed, call 1-800-256-5918 or write to Transtar Federal Credit Union at 12930 Northwest Freeway, Houston, Texas 77040.

New York & Vermont Residents: Upon your request, we will inform you of the name and address of each credit-reporting agency from which we obtained a credit report relating to you. New York residents may request a comparative listing of credit card rates, fees, and grace periods by writing to: Public Information, New York State Banking Department, 2 Rector Street, New York, NY 10006-1894 or by calling 1-800-522-3330.

California Residents: (1) You have the right to prohibit us from disclosing to marketers of good marketing information concerning you that discloses your identity. You may exercise your right by calling us at 1-800-820-8302; (2) If you are a married applicant you may apply for credit in your own name; (3) Applicants may, after credit approval, use the credit card up to its credit limit and may be liable for amounts extended under the plan to any joint applicant; (4) As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **Maine Residents:** Consumer Reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Rhode Island:** Consumer reports may be requested with this application. **Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision.



At Transtar Federal Credit Union, we have the best that credit cards have to offer. With No ANNUAL FEES and low interest rates, our cards are smart money management. There’s no bait and switch - just worldwide acceptance with generous credit limits. It’s easy to apply - simply complete the application enclosed and drop it by our office or in the mail. You can also apply online at www.transtarfcu.org. We’ll process your request and have your card ready in just a few weeks.

PLEASE PRINT Member Number: _____

PLEASE REFER TO THE REVERSE SIDE OF THIS APPLICATION FOR IMPORTANT DISCLOSURES CONTAINING RATE, FEE AND OTHER COST INFORMATION CONCERNING THE CARD.

Last Name		First	Initial	Social Security Number		Driver License Number	Home Phone ()	
Street Address/City/State/Zip Code				<input type="checkbox"/> Own <input type="checkbox"/> Rent	S. _____/Mo. _____	No. OF Dependents <input type="checkbox"/>	Mother's Maiden Name	Date of Birth
Present Employer			Address		Position	Start Date	Business Phone ()	
<small>PROOF OF INCOME MAY BE REQUIRED</small>	Monthly Salary or Wages		Other Income Source:		Notice: Alimony, Child Support Or Separate Maintenance Income need Not Be Revealed If You Do Not Wish To Have It Considered.		Have you been the subject of an order for relief under the Federal Bankruptcy Code or Adjudicated a Bankrupt under the Bankruptcy Code in the last 18 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Gross \$	Net \$	Gross \$	Net \$					
Previous Employer				Address	Phone ()	Start Date	End Date	If we have questions about your application, please indicate your preferred contact: <input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
							<input type="checkbox"/> alone ()	
Name and Address of Nearest Relative Not Living with You							Relationship	Phone ()
JOINT/CO-APPLICANT:		Last Name	First	Initial	Complete If You Live in a Community Property State (AZ, CA, ID, IL, IN, MI, NY, TX, WA, WI) OR You are Relying on Joint Applicant's Income to Repay this Debt: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Social Security Number	Date of Birth
Street Address/City/State/Zip Code				Home Phone ()		Driver License Number	Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Present Employer			Address		Position	Start Date	Business Phone ()	Mother's Maiden Name
<small>PROOF OF INCOME MAY BE REQUIRED</small>	Monthly Salary or Wages		Other Income Source:		Notice: Alimony, Child Support Or Separate Maintenance Income need Not Be Revealed If You Do Not Wish To Have It Considered.		Have you been the subject of an order for relief under the Federal Bankruptcy Code or Adjudicated a Bankrupt under the Bankruptcy Code in the last 18 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Gross \$	Net \$	Gross \$	Net \$					

Credit References -List All Outstanding Accounts -Attach other sheets if necessary.

Rent or Mortgage	Name of Creditor	Account Number	Balance	Monthly Payment
Auto				
Other				

For Secured Cards Only

I agree to use my share/savings account number _____ as security to obtain a Secured MasterCard. I understand that \$ _____ will be pledged as security for my credit card. I also understand that the Credit Union may transfer funds to pay off the balance if my MasterCard account is over the approved limit or past due.

Signature _____ Date _____

SECURITY INTEREST: I specifically grant the Credit Union a consensual security interest in all individual and joint accounts I have with the Credit Union now and in the future to secure all advances made under this Agreement. I understand that the granting of this security interest is a condition for the issuance of any card that I may use, directly or indirectly, to obtain extensions of credit under the Card Agreement. I authorize the Credit Union to apply amounts on deposit in these accounts to pay any amounts due under this agreement if I should default. Shares and Deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you are giving. Collateral securing other loans with us may also secure payments for your account under this Agreement.

CERTIFICATION: Everything that I have stated in this application is true and correct to the best of my knowledge. The Credit Union is authorized to check my credit, verify my employment history, obtain a credit report and to answer questions about my credit experience with them. I understand that it may be a federal crime punishable by fine or imprisonment, or both, knowingly to make any false statements concerning any of the above facts as applicable under the provisions of the U. S. Criminal Code. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement, which I will receive before I become obligated under the plan. I agree to be responsible for all charges incurred according to the Card Agreement. I understand that the terms of my account are subject to change as provided by the Card Agreement.

If you have not attained the age of 21 and are applying for individual credit, we will consider your independent ability to pay with the information you provide. You may include a cosigner with this application who has attained the age of 21 in which we will consider their ability to pay with the information provided with the application.

Applicant's Signature: _____ Date: _____

Joint/Cosigner Applicant Signature: _____ Date: _____

For Credit Union Use Only

APPROVED Credit Card Limit: _____ No. of Cards Authorized: _____ Expiration Date: _____

REJECTED Comments: _____

Loan Officer Signature _____ Date: _____