

CFCU Visa Credit Card – MultiBrand Offering

- Platinum Cash Back Visa Credit Card
 - Young Adult
 - Secured
- myChoice Rewards Visa Credit Card
 - Young Adult
 - Secured
- Business Visa

CFCU's myChoice Rewards Credit Card Rollout:

- **Marketing Campaign:**
 - Marketing has been running teaser ad's on the digital TV's in the branches, CFCU website homepage, and Statement Marketing.
 - Marketing is preparing for the rollout of the myChoice Rewards Visa Credit Card which will include an oversized 11"x6" postcard mailing to 10,000 targeted CFCU members.

Century
Federal Credit Union

*This holiday season, get rewarded
for buying Aunt Sally those
fuzzy pink slippers she's been
hinting about.*

**The all new CFCU myChoice Rewards Visa® credit card
where EVERY day purchases turn into EVERY day rewards!**

The CFCU myChoice Rewards Visa Credit Card as low as 8.99% APR.*

The myChoice Rewards Visa Credit Card features:

- No Annual Fee
- Low, Variable APR
- CUREwards® Mall

Your purchases earn points. Plus, earn **DOUBLE POINTS** on:

- Gas
- Groceries
- Pharmacies
- Restaurants (Excluding Fast Food)

Redeem your points through the CFCU CUREwards Mall for what matters most to you. Things like cash, gift cards, merchandise and travel.

ACT NOW!
Spend \$1,500 within the first 90-days
and earn **5,000 BONUS POINTS.**
Bonus Points Promotion ends February 28, 2014.

NCUA

Century
Federal Credit Union
Century Federal Credit Union
28251 Lorain Road
North Olmsted, OH 44070

- **Website:**
 - Marketing is working on creating separate web pages for each of our CFCU credit cards.
 - Marketing is gathering Q&A's for member education and website.
- **Brochure:** myChoice Rewards Credit Card brochure/application is in the branches and awaiting launch announcement.

NO ANNUAL FEE!

NO POSTAGE
IF MAILED
UNITED STATES

**myChoice Rewards Visa®
Credit Card**

WHERE EVERYDAY PURCHASES
TURN INTO EVERYDAY REWARDS!

Every purchase earns you points.
Earn **DOUBLE POINTS** on the following purchases:

- Gas
- Groceries
- Restaurants (Excluding Fast Food)
- Pharmacies

Redeem your points through the CU Rewards Mail for what matters most to YOU:

- Cash
- Gift Cards
- Merchandise
- Travel

Follow us on Facebook,
Twitter and LinkedIn!

NCUA Your funds are insured up to
\$250,000 by the NCUA

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1173 CLEVELAND OH

POSTAGE WILL BE PAID BY ADDRESSEE

CENTURY FEDERAL CREDIT UNION
1240 E 9TH ST STE 719
CLEVELAND OH 44119-9913

**myChoice Rewards Visa®
CREDIT CARD APPLICATION**

**Century
Federal Credit Union**

www.CenFedCU.org • 216.535.3200

myChoice Rewards Visa® Credit Card APPLICATION

Check below to indicate the type of credit for which you are applying. Married applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself.
 Joint Credit: Each applicant must individually complete the appropriate section.
 Other: If you intend to apply for joint credit, please initial here:
Applicant: _____ Co-Applicant: _____

APPLICANT
Name (Last - First - Initial)

Account Number _____ Social Security Number _____
Driver's License Number/State _____ Mother's Maiden Name _____
Birth Date _____ Home Phone _____ Work Phone/Ext. _____
Email Address _____
Present Address (Street - City - State - Zip) _____
Years at this Address? _____
 Own Live with Parents
 Rent Other
Monthly Payment \$ _____

Name and Address of Employer _____
Start Date _____ Position _____
Employment Income _____ Other Income _____
\$ _____ per _____ \$ _____ per _____
Source _____ Source _____

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not choose to have it considered as a basis for repayment.

Complete for joint credit if you reside in a Community Property State:
 Married Separated Unmarried (Single - Divorced - Widowed)

The Ohio bank approval discrimination ensures that all creditors make credit equally available to all creditworthy 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.

You warrant that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes, you must notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any updates, review, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA. You understand that the use of your joint will constitute acknowledgment of receipt and agreement to the terms of this credit card agreement. A condition of your account is your granting us security interest in your share accounts.

Applicant's Signature _____ Date _____ Other Signature _____ Date _____

By signing below, you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an Individual Retirement Account and any other account that would have special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.

Applicant's Signature _____ Date _____ Other Signature _____ Date _____

FBI CRIMINAL RECORD USE ONLY

Approved: _____ No. of Cards: _____ Credit Limit \$: _____ Credit Card Number: _____
Declined: _____ Credit Score: _____ Interest Rate: _____ Approving Signature: _____

myChoice Rewards Visa® Credit Card DISCLOSURES

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers on New Card: **8.99% - 17.99%**
*The APR will vary based on your credit score. The APR will be the rate used to calculate the amount of your credit based on the Prime Rate.

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers on Existing Card: **16.90%**
*The APR will vary based on your credit score. The APR will be the rate used to calculate the amount of your credit based on the Prime Rate.

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers on Existing Card: **15.35%**
*The APR will vary based on your credit score. The APR will be the rate used to calculate the amount of your credit based on the Prime Rate.

Penalty APR and other charges: Up to 17.99%. This APR will only be the result based on the Prime Rate.

How Long Will the Penalty APR Last? The Penalty APR will last until you make your first on-time payment on your account. If you do not make your first on-time payment, the Penalty APR will continue to apply until you make your first on-time payment.

Minimum Unpaid Charge: None

Paying Interest: Your due date is at least 15 days after the end of each billing cycle. You may not change your interest on payments if you are not making payments by the due date each month. An on-again-charging interest on each payment and finance charges on the transaction date.

How Credit Card Fees from the Consumer Financial Protection Bureau: *To apply, have about factors to consider when applying for a credit card, such as: credit score, income, assets, the Consumer Financial Protection Bureau of the Ohio Consumer Financial Protection Bureau.

Fees:

| | |
|---------------------------|---|
| Annual Fee | None |
| Transaction Fee | \$22 or 3% of whatever number amount, whichever is greater |
| Balance Transfer Fee | \$22 or 3% of the advance amount, whichever is greater - cost at ATM, Credit Union, convenience checks or other transfer method |
| Average Transaction Fee | 0.5% of each transaction in U.S. dollars |
| Penalty Fee | Up to \$25 |
| Over-the-credit-limit fee | Up to \$25 |
| Returned Payment | Up to \$25 |

How We Will Calculate Your Balance: We use a method called "average daily balance" including any purchases.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

Effective Date: The information about the card described in this application is provided as of November 11, 2013. This information may have changed after that date. To find out what may have changed, contact the Credit Union at 216.535.3200, 8723 Cleveland, OH 44109-2000.

OTHER DISCLOSURES:

| | |
|--------------------------------|--------------|
| Statement Copy Fee | \$1 per page |
| Rush Fee | \$25 and up |
| Emergency Card Replacement Fee | \$10 |

- **Promotion:** CFCU is running a BONUS Points promotion tied to the launch of our myChoice Rewards Visa Credit Card. The promotion will run from launch date through February 28, 2014. A cardholder will have 90-days from card approval to spend \$1,500 and earn 5,000 BONUS points. E.g. a member who applies and gets approved February 28th will have 90-days from that day to spend \$1,500 and earn 5,000 BONUS points.
- **Branch Rollout:**
 - Face-to-face education was done to all branch and member service center teams and we laminated Product overview sheet for everyone (see Product sheets below).
 - Each branch has a plastic stand with 8.5"x11" flier announcing new card launch, promotion and has brochure/application on hand.
 - Posters in branch (22"x28")
 - Digital TV advertisement
 - Website homepage advertisement
 - Balloons in branch

Platinum Cash Back Visa Credit Card Overview

Description and Overview

- A 1% rebate on net purchases
- No limit on rebate amount

Benefits and Features

- No Annual Fee
- Rebates are credited every January



Interest Rates and Interest Charges

| | |
|--|---|
| APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa | 740+ = 7.25% 700-739 = 9.60% 660-699 = 11.60% 630-659 = 14.60% 600-629 = 17.35% No score = 17.25% based on your credit worthiness |
|--|---|

| | |
|--|--------|
| Young Adult APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa | 16.90% |
|--|--------|

| | |
|--|--------|
| Secured APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa | 15.35% |
|--|--------|

Fees

| | |
|----------------------------|--|
| Annual Fee | None |
| Balance Transfer Fee | \$10 or 3% of balance transfer amount, whichever is greater |
| Cash Advance Fee | \$10 or 3% of the advanced amount, whichever is greater - used at ATM, Credit Union or other financial institution |
| Foreign Transaction Fee | 1% of each transaction in U.S. dollars |
| Penalty Fees -Late Payment | Up to \$25 |
| -Over-the Credit-Limit Fee | None |
| -Returned Payment | Up to \$25 |

For Century Federal Credit Union—Internal Use Only

Platinum Cash Back Visa Credit Card Frequently Asked Questions

- 1. As a Platinum Cash Back Visa cardholder, how do I earn a rebate?**
Cardholders in good standing earn an UNLIMITED 1% rebate on net purchases (minus returns, discounts)
- 2. How are cardholders notified of their point balance?**
Cardholders will see rebates earned on your monthly statement.
- 3. When can a cardholder receive their rebate?**
A one-time annual rebate is credited to the card in January of each year.
- 4. Is there a maximum rebate a cardholder can earn?**
No, purchases earn you rebates. There is an UNLIMITED 1% rebate on net purchases.
- 5. Does a rebate expire?**
No. This is an annual rebate program. Your 1% rebate is credited to your card in January of each year. If your card has a zero balance the rebate will appear as a credit to your account.
- 6. If a member closes their Platinum Cash Back Visa card, can the rebate still be redeemed?**
No, closing a card prior to receiving the annual rebate will forfeit any rebate earned year to date.
- 7. What is the maximum credit card limit a cardholder can obtain?**
A member's total unsecured CFCU loans cannot exceed \$35,000.00. Unsecured loans include signature, line of credit /overdraft protection, credit card, and education loans.

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myChoice Rewards Visa Credit Card Overview

Description and Overview

- For every dollar spent the member will earn one (1) point
- Members will earn Double Points when they make purchases for Gas, Groceries, Pharmacies and Restaurants (excludes Fast Food)

Benefits and Features

- No Annual Fee
- Redeem points on what you want – Merchandise, gift cards, travel and cash
- Double points on gas, groceries, pharmacies, and restaurants (excluding fast food)
- Access the www.CURewards.com for options to select mail options- gift cards, merchandise or travel
- The member can have both Visa Platinum & myChoice Card Rewards Visa
 - The member must apply and be approved
 - They can transfer current balance over to the new myChoice Card Rewards Visa
 - Member's total unsecured CFCU loans cannot exceed \$35,000.00. Unsecured loans include signature, line of credit /overdraft protection, credit card, and education loans.



Interest Rates and Interest Charges

| | |
|--|--|
| APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa | 740+ = 8.99% 700-739 = 10.99% 660-699 = 13.99% 630-659 = 15.99% 600-629 = 17.99% No score = 17.99% based on your credit worthiness |
|--|--|

| | |
|--|--------|
| Young Adult APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa | 16.90% |
|--|--------|

| | |
|--|--------|
| Secured APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa | 15.35% |
|--|--------|

| | |
|-----------------------------------|---|
| Penalty APR and when it applies** | Up to 17.99% The Penalty APR will be applicable to your account if you: |
|-----------------------------------|---|

NOTE: This is **NEW and it **ONLY** applies to the myChoice Rewards Visa Credit Card
Make your payment 60 days past due.
How Long will the Penalty APR Apply:
You must make three (3) consecutive minimum payments beginning with the statement cycle immediately following the event that triggered the Penalty APR.

Fees

| | |
|----------------------------|--|
| Annual Fee | None |
| Balance Transfer Fee | \$10 or 3% of balance transfer amount, whichever is greater |
| Cash Advance Fee | \$10 or 3% of the advanced amount, whichever is greater - used at ATM, Credit Union or other financial institution |
| Foreign Transaction Fee | 1% of each transaction in U.S. dollars |
| Penalty Fees -Late Payment | Up to \$25 |
| -Over-the Credit-Limit Fee | None |
| -Returned Payment | Up to \$25 |

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myChoice Rewards Visa Credit Card Frequently Asked Questions

- 1. How do myChoice Rewards Visa card points accumulate?**
Points begin accumulating for purchases you make beginning on the first day you are accepted into the Program. For every dollar spent, you earn one (1) point. You also earn double points on gas, groceries, pharmacies, and restaurants (excluding Fast Food).
- 2. Can you accumulate points on balance transfers?**
No. However CFCU could offer, in the future, a one-time promotion to allow a certain number of points on balance transfers, we would communicate when and if this would be a part of the promotion at that time.
- 3. Are there a maximum number of points I can accumulate?**
No, purchases earn you points. You also earn double points on gas, groceries, pharmacies, and restaurants (excluding Fast Food). CFCU may also run special promotions throughout the year that may provide you with additional opportunities to earn BONUS points.
- 4. What can I receive when I redeem my reward points?**
You may redeem your points for gift cards, merchandise, travel and cash through the CURewards website at www.CURewards.com.
- 5. What is the CURewards Mall?**
CURewards is the online portal where you may redeem your points for gift cards, merchandise, travel and cash.
a. How do CFCU cardholders access CURewards Mall?
To redeem your points simply visit www.CURewards.com.
b. Are there any fees to participate in CURewards Mall?
There are no additional fees to participate.
- 6. How are cardholders notified of their point balance?**
Cardholders will see a CURewards point's activity message on their monthly credit card statements that details the number of points earned and the number of points redeemed during that cycle, along with the redeemable balance.
- 7. When do my points expire?**
Cardholder's points expire after four (4) years from the date the points are earned.
- 8. If a member closes their Visa card, can their points still be redeemed?**
No, the member must redeem their accumulated points prior to closing of their account.
- 9. Travel restrictions if the Cardholder has a preference for;**
 - A specific airline, routing or time of travel
 - No additional fees are included
 - i. That may result in a higher-cost ticket purchase price; the Cardholder will be presented with an "unrestricted ticket" alternative. With the "alternative", the Cardholder can have a credit of \$325, \$525, or \$750 applied toward the ticket purchase price.
 - ii. If the ticket purchase price is equal to OR greater than the credit amount, the Cardholder's credit card will be billed the difference between the Full ticket purchase price AND the credit amount.
- 10. What is the maximum credit card limit a cardholder can obtain?**
A member's total unsecured CFCU loans cannot exceed \$35,000.00. Unsecured loans include signature, line of credit /overdraft protection, credit card, and education loans.

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