

AmeriCU all reasonable attorney's fees and court costs AmeriCU has to pay. Any change to this Agreement must be in writing.

I (we) have read the IMPORTANT INFORMATION, CREDIT DISCLOSURE AND SHARE ACCOUNT ASSIGNMENT INFORMATION and agree to be bound as specified therein.

Applicant's Signature _____ Date _____

Co-applicant's Signature _____ Date _____

Security Share Savings Account Signature Card

(This section must be completed after you have read the Share Account Assignment Agreement.)

Check one box only: Individual Joint

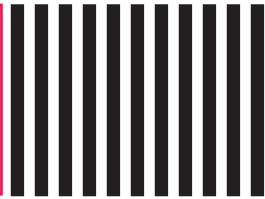
BOTH MUST SIGN IF JOINT ACCOUNT:

By signing below, I am requesting that a Security Share Savings Account be established as collateral to secure my credit card obligations. I agree to be bound by the Share Account Security Agreement provided, the Security Share Savings Account Agreement and Share Account Disclosure Statement that will be provided to me after my account is opened and future revisions to all such documents.

Applicant's Signature _____ Date _____

Co-applicant's Signature _____ Date _____

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1916 ROME, NY

POSTAGE WILL BE PAID BY ADDRESSEE

ATTN CREDIT CARD SERVICES
AMERICU CREDIT UNION
1916 BLACK RIVER BLVD N
ROME NY 13449-0038



AmeriCU Credit Card Terms	Secured VISA®
Annual Percentage Rate (APR) • Purchases	15.9% APR
• Balance Transfer APR	15.9% APR
• Cash Advance APR	17.9% APR
Annual Fee	None
Grace period for repayment of purchase balances	25 days
Method of computing balances for purchases	Average Daily Balance (excluding new purchases)
Minimum Finance Charge	\$0.50
Cash Advance Fee	None
Late Payment Fee	\$20
Foreign Transaction Fee	1% of the US dollar amount of the transaction

Non-sufficient fund (NSF) fee: \$25.00 fee on pre-authorized debit or returned check due to NSF.

The information in the table above is accurate as of the printing date of February 2010. Call us at 1.800.388.2000 for the most up-to-date information.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods.

New York State Banking Department
1.800.518.8866

Online/Telephone Services

- www.americu.org
- **TeleLink Service**
1.800.232.4330 (USA) • 315.337.4373 (Utica/Rome)
- **Loan Phone & Member Call Center**
1.800.388.2000 (USA) • 315.356.3000 (Utica/Rome)
24 Hours Except Thanksgiving & Christmas

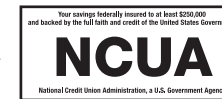
Insurance & Investment Services

- **AmeriCU Services, LLC**
1.800.352.9699 (USA) • 315.356.3300 (Utica/Rome)
services@americu.org

Office Locations

- Cayuga County**
 - Auburn Office, Auburn Plaza, 217 Grant Avenue
- Herkimer County**
 - Herkimer Office, EFK Plaza, 326 East State Street
- Jefferson County**
 - Riva Ridge Office, 10750 Enduring Freedom Drive
 - Watertown Commons Office, 20991 NYS Route 3
 - Watertown Mortgage Office, 215 Washington Street
- Lewis County**
 - Lowville Office, 7394 Utica Boulevard
- Madison County**
 - Oneida Office, Route 5
- Oneida County**
 - Commercial Drive, 4957 Commercial Drive
 - Griffiss Office, 231 Hill Road
 - North Utica Office, 224 N. Genesee Street
 - Rome Office, 1916 Black River Boulevard
 - School Road Office, 6000 School Road
- Onondaga County**
 - Armory Square Office, 200 Walton Street
 - Cicero Office, 6414 State Route 31
 - Liverpool Office, 7474 Oswego Road
 - Syracuse Office, 6303 Thompson Road

Equal Housing Lender
Equal Opportunity Lender
Membership restrictions apply.
Federally insured by NCUA.
Form MK #105 2/2010



AmeriCU

*gives you the
freedom to grow*

Secured VISA®



Build the Credit You Deserve With a Secured VISA®

Sometimes it just isn't easy to get the **credit you deserve** – especially if you're a student, divorcee, widow, immigrant, self employed, new in credit or have been turned down before.

Even if you've been turned down for credit in the past, a Secured VISA credit card from AmeriCU Credit Union can help.



Here's How it Works.

Simply open a savings account with AmeriCU for \$500 or more. We'll issue you a Secured VISA card. The credit limit on your Secured VISA will be equal to the balance held in your "securing" savings account (in increments of \$100, up to a maximum limit of \$5,000).

Your Secured VISA looks and acts just like our Classic VISA Card, so you'll have all the advantages VISA offers. Advantages like no annual fee, a low 15.9% Annual Percentage Rate, full 25 day grace period on purchases and is welcome everywhere that accepts VISA credit cards.

With a Secured VISA, you'll enjoy the convenience of making hotel and car rental reservations, or cashing checks. Plus, **you'll be establishing your own credit history.**

It's Easy to Apply

To apply, **simply fill out the attached application** and return it to us along with a deposit to your securing share account, equal to the credit line amount you would like to have. Sign up for our convenient auto pay service and make payment a breeze.

Once you're signed up, your AmeriCU Secured VISA should arrive in a few weeks.



Note: A VISA card may not be used for any illegal transaction, such as unlawful gambling.

Secured VISA® Credit Card Application

A P P L I C A T I O N

Please print clearly in ink.

Individual Account Joint Account

Reg B Notice - Required for joint applications (intent to apply jointly must be shown by initialing the the lines below).

Applicant _____ Co-Applicant _____

AmeriCU Credit Union Prime

Account # _____

Secured Account Deposit Amount \$ _____

ABOUT YOU

Full Name _____

Date of Birth _____ SS# _____

Address _____

City _____ State _____ Zip _____

Years at this address _____

Home Phone (____) _____

Mother's Maiden Name _____

Employer Name _____

Employer Phone (____) _____

Total Gross Annual Income \$ _____

ABOUT YOUR CO-APPLICANT

Please complete if joint account is requested.

Full Name _____

Date of Birth _____ SS# _____

Home Phone (____) _____

Total Gross Annual Income \$ _____

AUTOMATIC PAYMENT AUTHORIZATION (Optional)

A. Select Payment Option (*choose 1, 2, or 3*):

- Full Monthly Payment (total balance due)
- Minimum Payment
- Designated Monthly Payment Amount \$ _____

B. Withdraw Payment From (*choose*):

Savings #ID _____ or Checking #ID _____

Note: You cannot use the same Share account that you use to secure this credit card for automatic payments.

To mail after completing your application, tear along perforation, fold and seal with tape.

Yes, Arrange for Convenient Automatic Payment!

I authorize AmeriCU Credit Union to initiate electronic debits drawn on my AmeriCU account on the due date shown on my AmeriCU Credit Card monthly statement. This authority is to remain in effect until revoked by me in writing to AmeriCU with at least 30 days notice. I agree that each electronic debit shall be the same as if it were a withdrawal drawn on my AmeriCU checking or savings account and personally signed by me and that AmeriCU shall be fully protected if honoring such a debt.

If the funds are not available in my designated AmeriCU account or from a Line of Credit/Reserve to honor such a debit, the payment will not be made and a non-sufficient funds fee of \$25.00 will be assessed. I further agree that if any such electronic debit were dishonored with cause, AmeriCU shall be under no liability whatsoever if resulting in a late charge or revocation of my AmeriCU Credit Card.

Important Information & Authorization

This statement is submitted to obtain credit and I (we) certify that all information therein is true and complete. I (We) also authorize AmeriCU Credit Union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. If this application is approved and a Secured VISA card(s) issued, I (we), the undersigned applicant(s) by signing, using or permitting another to use the Secured VISA(s) agree(s) that I (we) will be bound by the terms and conditions accompanying the Secured VISA(s) and all amendments.

Important: If this is a joint application, applicant and joint applicant must sign in order for each to be issued a card.

Share Account Assignment Agreement

In this agreement, the terms "I" and "my" refer to each person who signs this agreement. As security for the prepayment of all credit extended through my Secured VISA account, I pledge to, and grant AmeriCU Credit Union a security interest in all funds now and hereafter deposited, including interest, in my Share Account. I agree not to make or permit any third parties, other than AmeriCU, to make withdrawals from my share account. I authorize AmeriCU to restrict withdrawals from my share account until my account is closed, all my indebtedness thereunder is fully satisfied, and all credit cards have been returned or expired and not reissued. If I have made a false or misleading statement about an important matter in this Agreement, or any other agreement or application for credit with AmeriCU, or if I exceed my credit limit or otherwise default under the terms of the AmeriCU Member Agreement and Truth-in-Lending Disclosure, or if my account is terminated by AmeriCU, or me, for any reason, AmeriCU may at any time thereafter and without advance notice to me, apply all or part of my Share Account Balance to the satisfaction of any and all amounts owed on my account. In addition, AmeriCU may avail itself of any other remedies permitted under the terms of my Account or otherwise available according to the laws of the State of New York and the United States of America. If AmeriCU hires any attorney to defend or enforce its rights in my Share Account or to perform any legal service in connection with it, I will pay

* You need not include alimony, child support, or separate maintenance if you do not want such income to be considered.