



Happier Holidays



Apply Today! For Six Months You Get:

0.00% APR On Balance Transfers*

3.90% APR On All Your Purchases
And Cash Advances*



IBM Southeast Employees'
Federal Credit Union

Your time. Your money. Your future.®

VISA Platinum Makes Your Holidays Bright!

- ◆ No annual fee and no surprises or gimmicks
- ◆ No balance transfer or cash advance fees and no increase in your rate if your payment is a few days late
- ◆ Free convenience checks upon request – plus an overdraft option for your Credit Union Checking account
- ◆ Balances increase your REWARDS level – enjoy savings such as Free Online Bill Paying and no ATM fees*
- ◆ VISA's Zero Liability Policy and Verified by VISA program protect against fraud

Offer Valid November 1 – December 31, 2009

For more information or to apply, please call 800.873.5100, ext. 7701 or 561.982.4700, ext. 7701 or email loans@ibmsecu.org • Visit www.ibmsecu.org for eOffers

Important Credit Card Disclosures – Terms and Conditions

VISA Platinum Annual Percentage Rate (APR) For Balance Transfers for the <u>first six months</u>	0.00%* Monthly Periodic Rate 0.00%
VISA Platinum Annual Percentage Rate (APR) for Purchases and Cash Advances during the <u>first six months</u>	3.90%* Monthly Periodic Rate .3250%
VISA Platinum Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers when the promotional period ends after the first six months	7.90%* - 15.15% Monthly Periodic Rate .6583% - 1.2625%
Grace Period for Repayment of Balance Transfers, Cash Advances and Convenience Checks	None, finance charge accrues from date of advance to full payment posting date
Grace Period for Repayment of Purchase Balances	25 Days on average
Method of Computing Balance for Purchases	Average Daily Balance (including new purchases)
Method of Computing Monthly Minimum Payment	2% of Monthly Statement Balance*
Annual Fee	None
Application Fee	None
Balance Transfer and Cash Advance Transaction Fee	None
Minimum Finance Charge	None
Late Payment Fee	\$30.00*
Over the Credit Limit Fee	\$30.00
International Service Assessment Fee	2% of the U.S. Dollar amount of the transaction

Use the special 0.00% APR balance transfer rate to pay off high-interest credit cards by utilizing your convenience checks or by calling 800.873.5100 or 561.982.4700 and entering option 5, to speak to a Call Center Specialist.

*APR=Annual Percentage Rate. Offer valid November 1, 2009 - December 31, 2009. 7.90% APR is based on a credit score of 740 or higher. Actual rate and VISA card type will be based on borrower's creditworthiness. If not qualified for a VISA Platinum credit card, your credit application will be considered for a VISA Classic credit card. Promotional introductory offer of 0.00% APR balance transfer and 3.90% APR on purchases and cash advances not applicable on VISA Classic card. Minimum FICO credit score for 0.00% and 3.90% APR introductory offers is 640. Balance Transfers from existing IBM Southeast EFCU loans or credit cards are not eligible for promotional rates. All IBM Southeast EFCU loans are subject to certain conditions or qualifications, including income, identification and address verification and credit approval. Borrower must be at least 18 years old to qualify for offer. Please contact a Member Service Advisor or refer to "Your Loan Disclosures – VISA Credit Card Account Agreement" and "Loan Fees and Charges" for details on certain rates, terms, fees and conditions that may apply. Minimum payments are required during the introductory rate period. If your payment is not made prior to the 10th day after your payment due date, you will be charged a Late Payment Fee as disclosed. Finance Charges may be assessed if your purchase balance payment in full is not made on or before your payment due date. VISA's Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by VISA or certain commercial card transactions. See a REWARDS brochure or visit www.ibmsecu.org for details.