

MedPro Federal Credit Union Mastercard Credit Card Disclosures

Interest Rates and Interest Charges

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| ANNUAL PERCENTAGE RATE (APR) for Purchases | 5.9%* -12.9%** Requires a \$1,000 balance transfer. Only for Qualified borrowers. Rate subject to change with a 30 written notice.* New cards only – subject to credit approval. ** |
| APR for Balance Transfers | 5.9%* - 12.9%** Requires a \$1,000 balance transfer. Only for Qualified borrowers. Rate subject to change with a 30 written notice.* New cards only – subject to credit approval. ** |
| APR for Cash Advances | 5.9%* - 12.9% ** Requires a \$1,000 balance transfer. Only for Qualified borrowers. Rate subject to change with a 30 written notice.* New cards only – subject to credit approval. ** |
| Penalty APR and When It Applies | 18.0% This APR may be applied to your account if you: <ol style="list-style-type: none"> (1) Make a Late Payment (2) Go Over Your Credit Limit (3) Make a Payment that is Returned; or (4) Do any of the above on Another Account You have with Us. How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due; and you do not again default on these conditions during this time. |
| Paying Interest | Your due date is at least 25-days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| Minimum Interest Payment | 2.5% |
| Federal Reserve Board Credit Card Tips | To learn more about factors to consider when applying for or using a credit card, visit http://www.federalreserve.gov/creditcard . |

Fees

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| *Annual Fee: | \$25.00 for Credit Card Rate with 5.9% |
| Transaction Fees | Balance Transfer Fee: \$20.00 Cash Advance Fee: \$20.00 Foreign Transaction Fee 1% |
| Penalty Fees | Late Payment Fee: \$20.00 Over-the-Credit Limit Fee: \$20.00 Returned Payment Fee: \$30.00 |

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

Loss of Introductory APR: We will end your introductory APR and apply the Penalty Rate if you make a Late Payment.

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

The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the credit union.

The information about the costs of the card described in this application is accurate as of 04/01/2010. This information may have changed after that date. To find out what may have changed, call 330-848-6066, or write MedPro Federal Credit Union, 1174 Battles Ave. Akron, OH 44314.