

The card designed for the way you live

Compare the benefits you'll receive with our Visa credit card:

■ No annual card fee

You'll receive your first credit union Visa card absolutely free.

■ Low annual percentage rate

Compare our low 11.9% APR rate to the competition. You'll pay less interest when you carry a balance on your Electrus Federal Credit Union Visa credit card.*

■ 25-day grace period

If you pay off your new purchases in full each month, no interest is computed on that amount. Cash advances accrue interest from the date of the advance.

■ Free travel accident insurance

Your card carries \$200,000 in travel accident insurance every time you use it to charge common carrier tickets (i.e., airplane, train, boat).

■ Automatic payments

Pay your minimum balance each month, pay a set amount each month, or pay off your total balance each month.

■ We'll help you switch

To pay off your other outstanding charge card balances (up to your approved credit limit), fill out the appropriate section on the application attached.

■ It's easy to begin

Just complete and mail the attached application today!

**APR is annual percentage rate. Rate quoted in effect 10/1/01, is subject to change.*



PLACE
STAMP
HERE



Electrus
Federal Credit Union

7100 BROOKLYN BLVD
BROOKLYN CENTER MN 55429-1248



Visa Application



Annual Percentage Rate	Grace Period	Method of Computing the Balance	Annual Fee	Minimum Finance Charge	Transaction Fees for Purchases	Other Charges
11.9% (periodic rate used to compute the finance charge is .99% per month)	Purchases – 25 days	Average Daily Balance Method (excluding current purchases)	None	None	None	Late payment fee – \$15 Over the credit limit fee – \$15 per month

Returned payment fee - \$15; First card replacement fee - \$5 (second card replacement fee - \$25). The terms and conditions described in this disclosure are accurate as of 10/1/01, the date it was printed. To find out what terms and conditions may have changed, call us at 763-569-4000 or 1-800-252-4239.

