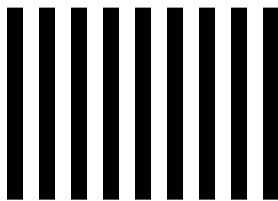


NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO 50 NEW HYDE PARK, NY

POSTAGE WILL BE PAID BY ADDRESSEE:

**SPERRY CREDIT UNION**  
**ATTN: LOAN DEPARTMENT**  
**2400 JERICHO TPKE**  
**GARDEN CITY PARK, NY 11040 - 9839**



**MASTERCARD® TERMS AND CONDITIONS**

CARD	Sperry Platinum	Sperry Platinum Rewards
Annual Percentage Rate (APR) for Balance Transfers and Purchases	<b>3.90%*</b> 6-Month Intro Rate	<b>3.90%*</b> 6-Month Intro Rate
Annual Percentage Rate (APR) for Purchases	<b>9.99%-18.00%**</b>	<b>11.99%-18.00%**</b>
Other APRs	Cash Advance APR: 18.00% Penalty APR: N/A	Cash Advance APR: 18.00% Penalty APR: N/A
Variable Rate Information	Your APR may vary. The rate for purchases, cash advances and balance transfers is determined quarterly by adding between 6.74%-11.74% to the Prime Rate and is capped at 18.00%. See explanation below**	Your APR may vary. The rate for purchases, cash advances and balance transfers is determined quarterly by adding between 8.74%-13.74% to the Prime Rate and is capped at 18.00%. See explanation below**
Grace Period for Purchases	25 days	25 days
Method of Computing the Balances for Purchases	Average daily balance (including new purchases)	Average daily balance (including new purchases)
Annual Fee	\$0	\$0
<b>Balance Transfer Fee</b>	<b>\$0</b>	<b>\$0</b>
Cash Advance	3.0% (Minimum \$15, Maximum \$250)	3.0% (Minimum \$15, Maximum \$250)
International Transaction Fee	1% of the transaction amount on all foreign transactions	1% of the transaction amount on all foreign transactions
Other Fees	Late Payment Fee: Up to \$29 Returned Check Fee: Up to \$25	Late Payment Fee: Up to \$29 Returned Check Fee: Up to \$25
Minimum Finance Charge	\$.50 except where prohibited by law	\$.50 except where prohibited by law

The information about the costs of the cards described in this offer is accurate as of August 22, 2010. This information may have changed after that date. To find out what may have changed, call us at (516) 873-7171 option 4.

Per our credit card agreement, the Credit Union may apply payments to balance with the lowest annual percentage rate first.

\*Intro Rate for first six months on balance transfers and purchases. After Intro period rate will become the qualified Purchase Rate. Final rate and offer based on creditworthiness. Visit [www.sperryfcu.org](http://www.sperryfcu.org) to apply.

\*\*The rate is determined by an Index, which is the Prime Rate on the last business day of the middle month within the quarter as published in the "Money Rates" section of The Wall Street Journal.

Rate changes based on changes in the Index will take effect the first day of the next quarter.

Balance Transfer Rate Terms and Conditions – Balance transfer will be processed at the standard balance transfer APR for this account. If we do not receive all of the necessary information for the transfer, the balance transfer will not be completed. Please allow up to 4-6 weeks before payments to your other accounts are made. Accordingly, you should continue making all required payments until you confirm that the balance transfers were made. Balance transfers as well as purchases and cash advance transactions are subject to your available credit. Balance transfer may not be used to pay any Sperry Credit Union loan. Balance transfers will be processed from the lowest to the highest dollar amount. If a balance transfer request is more than your available credit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. You may only make balance transfers to accounts that list you as an account holder. Transfer of balances, which contain disputed purchases or other charges, may cause you to lose your dispute rights with regard to those purchases or other charges.



Better Rates...Better Service...Better Banking!™

[www.sperryfcu.org](http://www.sperryfcu.org)

**Branch Locations**

2400 Jericho Turnpike  
Garden City Park, NY 11040

830 Stewart Avenue  
Garden City, NY 11599

**phone:** (516) 873-7171 option 4  
(800) 676-5512

**fax:** (516) 873-7628

Visit Sperry's E-Branch at [www.sperryfcu.org](http://www.sperryfcu.org)



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States government. National Credit Union Administration (NCUA) is a U.S. government agency.

**Platinum MasterCard®**  
**PROGRAM**



Better Rates...Better Service...Better Banking!™



Consistent Value  
That's Your Credit Union



...because life should be rewarding!

Other credit cards try to “reel” you in with a low introductory rate and hope they’ll have you “hooked” when they charge you 21% APR or more later. Not at Sperry, where you’ll find consistent member value to enjoy for years to come.



### Platinum MasterCard®

#### \$0 Balance Transfer Fee

#### 3.90% Intro APR for Balance Transfers and Purchases

#### Two Card Options

- **Platinum** (lower rate, no rewards)
- **Platinum Rewards** (higher rate with rewards)
  - Credit lines up to \$40,000
  - No Annual Fee
  - A 25-day interest-free grace period on purchases when your balance is paid in full each month
  - ScoreCard® Bonus Points Program
  - Advance withdrawals at any ATM displaying the MasterCard® logo
  - Additional benefits: 24-hour toll-free travel reservation service, auto rental discounts and insurance, eye wear discounts and more. A member benefits package is sent to you upon approval.

ScoreCard® Rewards gives you the flexibility to earn points redeemable for exciting awards. Use your card for everyday purchases and watch your points add up quickly.

With our ScoreCard® Bonus Points program, you automatically earn one point for every dollar in purchases you make with your Platinum Rewards MasterCard®. Your total ScoreCard® bonus points are listed each month on your MasterCard® statement.

#### Gift and Travel Awards

Redeem points and choose from a wide selection of free gifts ranging from clocks to golf clubs. Gift selections start at just 1,500 points.

ScoreCard®'s Travel Awards offer free and discounted air fares, rooms at Marriott and Hyatt hotels, car rentals and other travel benefits.

For Award Catalogs call (800) 854-0790 or order online at [www.scorecardrewards.com](http://www.scorecardrewards.com)



## PLATINUM MASTERCARD®

<input type="checkbox"/> PLATINUM MASTERCARD®	<input type="checkbox"/> PLATINUM REWARDS MASTERCARD®	
<input type="checkbox"/> New Account	<input type="checkbox"/> Line Increase	
<b>APPLICANT</b> Member Number		
First	MI	Last
Social Security Number	Date of Birth	Home Phone ( )
Address		
City	State	Zip
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (explain) _____		E-mail
Years at Present Address		Monthly Payment \$
Employer	Position	Years
Business Phone ( )	Cell Phone ( )	Monthly Gross Pay \$
Other Monthly Income \$		Source*
<b>CO-APPLICANT (if any)</b> Member Number		
First	MI	Last
Social Security Number	Date of Birth	Home Phone ( )
Address		
City	State	Zip
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (explain) _____		E-mail
Years at Present Address		Monthly Payment \$
Employer	Position	Years
Business Phone ( )	Cell Phone ( )	Monthly Gross Pay \$
Other Monthly Income \$		Source*

**X** \_\_\_\_\_ / /  
Applicant's Signature Date

**X** \_\_\_\_\_ / /  
Co-Applicant's Signature Date

Please see reverse panel for rates, fees and other terms and conditions.

**Applicant and Co-Applicant**  
We may request proof of income in some circumstances. Apply by fax: (516) 873-7628, online at [www.sperryfcu.org](http://www.sperryfcu.org), or call (800) 676-5512.

\*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.

**Agreement and Signature**  
I understand that, if approved, I will receive a credit agreement and be bound by its terms and conditions, as amended from time to time, upon my first use of the credit card(s) by me or anyone authorized by me.

I am at least 18 years of age. I affirm that all statements (and attachments, if any) are correct.

I authorize Sperry Federal Credit Union ("Sperry") to investigate my credit record and verify credit, employment and income. Sperry may obtain a credit report on me, and if the application is approved, Sperry may at any time in the future, obtain additional credit reports in connection with an update, renewal or extension of my credit. If I asked, Sperry will provide the name and address of the consumer-reporting agency that furnished the report.

<b>CU USE ONLY</b>	
APP \$ _____	CO \$ _____
LOSIG _____	
EOCA Date _____	By _____
CC _____	CC _____