



MASTERCARD® TERMS AND CONDITIONS

Card	Sperry Platinum	Sperry Platinum Rewards
Annual Percentage Rate (APR) for Balance Transfers and Purchases	3.90%* 6-Month Intro Rate	3.90%* 6-Month Intro Rate
Annual Percentage Rate (APR) for Purchases	9.99%-18.00%**	11.99%-18.00%**
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%-13.74% 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%-14.74% 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
Balance Transfer Fee	\$0	\$0
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 Over limit fee \$0	Late Payment Fee: Up to \$29 Returned Check Fee: Up to \$25 Over limit fee \$0
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.

*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 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 "MoneyRates" 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.

