



|   |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>   | A fixed rate between <b>14.99%</b> and <b>19.99%</b> (The APR you receive will be based on your creditworthiness)  |
| <b>Other APRs</b>   | <b>Balance Transfer APR:</b> 5.99% (0.01641% DPR) for six months from account opening, then the standard APR for purchases<br><b>Cash Advance APR:</b> 19.99% (0.05477%)<br><b>Penalty APR:</b> 27.99% (0.07668% DPR) <sup>1</sup> |
| <b>Fixed Rate Information</b>   | Purchases, a rate between: 14.99% and 19.99%<br>Cash Advance: 19.99%   |
| <b>Grace Period for Repayment of the Balance of Purchases</b>   | At least 25 days when you pay your balance in full each month  |
| <b>Method of Computing the Balance of Purchases</b>   | Actual Daily Balance (including new purchases) <sup>2</sup>  |
| <b>Annual Fees</b>  | None   |
| <b>Minimum Finance Charge</b>   | None   |
| <b>Transaction Fee for Purchases</b>  | None   |
| <b>Transaction Fee (finance charge) for domestic Cash Advances (ATM, Over the Counter, Convenience Checks).</b>       | None   |
| <b>Transaction Fee (finance charge) for domestic cash advances with a promotional convenience check.</b>              | 3% of the transaction amount, minimum of \$5.00 and maximum of \$300.00  |
| <b>Transaction Fee (finance charge) for Foreign Country Cash Advances (ATM, Over the Counter, Convenience Checks)</b> | None   |
| <b>Transaction Fee (finance charge) for Balance Transfers:</b>  | 3% of the transaction amount, maximum of \$300.00  |
| <b>Foreign Transaction Fee (finance charge):</b>  | 2% of each transaction conducted outside of the United States  |
| <b>Grace period for Cash Advances and Balance Transfers:</b>  | None   |
| <b>Late Payment Fee:</b>  | None   |
| <b>Overlimit Fee:</b>   | None   |

<sup>1</sup> If you are late making a payment, any rates not exceeding the Penalty Rate may change to the same rate and type as the Penalty Rate. See Cardholder Agreement for details.

<sup>2</sup> For each day in the billing cycle, we take your beginning balance (including the previous day's periodic finance charges), add any new transactions or other debits, and subtract any payments or other credits. This gives us that day's Daily Balance. We multiply this Daily Balance by the Daily Periodic Rate, which corresponds to an Annual Percentage Rate, to get your Daily Periodic Finance Charges. We then add these Periodic Finance Charges to your Daily Balance to get the beginning balance for the next day. To get your total Periodic Finance Charges for any Billing Cycle, we add all the Daily Periodic Finance Charges and round the sum to the next highest cent. We do this calculation separately for each feature such as Purchases, Cash Advances, and Promotional Balances. Finance charges begin to accrue on all items debited to your account (including fees and charges) as of the transaction date. However, you will have a grace period on purchases and will not pay a periodic finance charge on purchase balances in any given billing cycle if you pay your Current Balance in full by the Payment Due Date that falls within that billing cycle. There is no grace period for Cash Advances or other non-purchase balances.

**Balance Transfers:** Balance transfers accrue periodic finance charges at the same APR as purchases as disclosed above, but are not given an interest free grace period and will be assessed a Transaction Fee as disclosed above. You may not request balance transfers of existing obligations you owe us or our affiliates. If your application is approved and you request a balance transfer, you authorize us to bill your approved PartnersFirst credit card account for the amount(s) listed on your transfer request. Your other credit card accounts will not be closed even if you transfer your entire balance. Please contact the other credit card issuers directly to close the other accounts. If you, if you request a balance transfer that would cause your account to exceed its assigned credit limit, we may, at our option, either: (i) post the entire balance transfer request to your account and assess an overlimit fee; (ii) post only a portion of the balance.

**Balance Transfers:** Balance transfers accrue periodic finance charges at the same APR as purchases as disclosed above, but are not given an interest free grace period and will be assessed a Transaction Fee as disclosed above. You may not request balance transfers of existing obligations you owe us or our affiliates. If your application is approved and you request a balance transfer, you authorize us to bill your approved PartnersFirst credit card account for the amount(s) listed on your transfer request. Your other credit card accounts will not be closed even if you transfer your entire balance. Please contact the other credit card issuers directly to close the other accounts. If you, if you request a balance transfer that would cause your account to exceed its assigned credit limit, we may, at our option, either: (i) post the entire balance transfer request to your account and assess an overlimit fee; (ii) post only a portion of the balance transfer requested to your account up to the amount of credit available under the credit limit; or (iii) refuse to process the entire balance transfer requested. We will advise you if we do not or are unable to process your transfer request for any reason. We are not responsible for any charges billed to you by other creditors for the transfers. The balance transfer promotional APR duration is valid from the date of the first transaction.

**Rewards:** Earn 1 point for every dollar spent on net retail purchases. Earn 2 points for every dollar spent on select product specific purchases where applicable. You will not earn points on Balance Transfers, Cash Advances and Convenience Checks transactions or fees and finance charges. Points don't expire as long as your account is open, and you use your credit card every 24 months). Points also expire six months from account closure date. You cannot redeem points for rewards if you are overlimit, bankrupt, credit revoked, currently past due or there is a fraud status on your account.

**California Residents:** Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Ohio Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

**New York and Vermont Residents:** PartnersFirst may obtain at any time your credit reports for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-877-226-5697) for a comparative list of credit card rates, fees, and grace periods.

**Married Wisconsin Applicants:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

#### YOUR BILLING RIGHTS

##### KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

##### Notify Us In Case if Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us within three business days before the automatic payment is scheduled to occur.

##### Your Rights and Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected your error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

##### Special Rules for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Complete details, including restrictions, limitations and exclusions, will be available when you become a cardmember. For information about your application, please call 1-866-450-1402.

©2009 SEIU-Service Employees International Union CTW, CLC, All Rights Reserved.

#### CARDHOLDER AGREEMENT: ARBITRATION AGREEMENT

Instead of litigation in a court, if any dispute, controversy or claim (individually or collectively a "dispute") occurs arising out of or related to this Agreement, your Account, your Card, this Arbitration Agreement or any other document or agreement relating to any of them, you and we agree to resolve such dispute by binding arbitration at the request of either you or us.

Any dispute shall be decided before one of the following ("the arbitration organization"): American Arbitration Association (1-800-778-7879) or National Arbitration Forum (1-800-474-2371). The party initiating the arbitration may choose whether the AAA or the NAF will conduct the arbitration. Any arbitration under this Arbitration Agreement shall be conducted under the then current arbitration rules for the arbitration organization selected. To the extent that any dispute is deemed a "consumer dispute", the fee schedule provided in the rules for consumer disputes by the particular arbitration organization, if any, will apply. The arbitration hearing shall be conducted in the federal district in which you reside, or at some other place you request, if we agree.

You and we agree that once either you or us has elected to arbitrate, binding arbitration is the exclusive method for resolving any and all disputes and that by entering into this Arbitration Agreement you and we are waiving the right to a jury trial and the right to bring or participate in any class action in court or through arbitration (this is referred to below as the "class action waiver"). The arbitrator shall be an attorney or retired judge. The arbitrator shall apply and be bound by governing state or federal law when making an award. The arbitrator shall award only the damages or other relief permitted by applicable state or federal law. At the request of either you or us, the arbitrator shall prepare a written decision stating reasoned findings of fact and conclusions of law. You or we may enter judgment on the award in any court of competent jurisdiction. The arbitrator's award shall be final and binding on you and us, except that in the event the arbitrator's award for you or us is \$0 or more than \$100,000, or includes an award of injunctive relief against either you or us, the person or party against whom the award was made may request a new arbitration under the rules of the arbitration organization.

We agree to waive any right we may have to arbitrate a dispute in an amount of \$5,000 or less that you assert as an individual (as opposed to a class) action in a "small claims" or other court of limited jurisdiction. In the event that such a claim is later amended to seek class relief, is removed to another court or a larger amount is sought, we shall at such time be permitted to withdraw our waiver and require arbitration.

Unless otherwise required by applicable law, the person or party asserting a dispute, whether by demanding arbitration or by court action, shall pay the arbitration organization's filing fee or any other initial filing fee. Unless otherwise required by applicable law, you and we agree to share equally all other costs and fees associated with any arbitration under this Arbitration Agreement and imposed by the arbitration organization. Notwithstanding any other provision of this Arbitration Agreement, we will advance and/or pay any amount of fees or costs imposed by the arbitration organization that a court or the arbitrator decides we must advance or pay to assure that this Arbitration Agreement is enforceable. The arbitrator shall have the authority to award fees, costs, injunctive or equitable relief in accordance with this Arbitration Clause, the Agreement, the Account, and applicable law. You and we acknowledge and agree that the Federal Arbitration Act shall govern any arbitration under this Arbitration Clause.

If any part of this Arbitration Agreement conflicts with the terms of any other document or agreement between you and us, the terms of this Arbitration Agreement shall prevail. If any part of this Arbitration Agreement other than the class action waiver shall be deemed or found unenforceable for any reason, the remainder of this Arbitration Agreement shall remain enforceable. If the class action waiver shall be deemed or found unenforceable for any reason, the remainder of this Arbitration Agreement shall be unenforceable.

This Arbitration Agreement becomes part of all documents that evidence the transactions between you and us. In the event that we assign the Agreement, the Account, the Card, or any other related contract to any other person or party, such assignee shall have all of our rights under this Arbitration Agreement. This Arbitration Agreement shall survive any rescission or termination of the Agreement, the Account, the Card, and/or any other related agreement.

You may opt out of this Arbitration Agreement by CHECKING THE BOX ON YOUR APPLICATION or sending written notice to us of your election to opt out. To be effective, your notice must be sent to us by certified mail at PartnersFirst, PO Box 84027

Columbus, GA 31908-4027 and must be received by us within 30 days after the date we mail you this Agreement

Event Name: SEIU Media Application  
Event Date: 6/30/2009-8/31/2009