



**4.9** %  
APR

**On all your holiday  
credit card purchases.**

From November 1 through December 31, 2008 all purchases on your credit union credit card will qualify for these additional savings. We are significantly lowering your credit card rate for this limited time — a rate that continues through February 28, 2009.

We've got a special holiday gift for you this season — the gift of interest rate savings.

Thanks to our special low 4.9% APR, you can shop and know that you will have the same low rate on all purchases made during this promotional period, and you can continue to save even after the holidays.

So...don't delay! Take advantage of our low rate and start shopping immediately with your credit union credit card and enjoy the holiday season.

**So catch the savings  
while you can!**

All payments will apply to interest, fees, and promotional balances first. Late payment may cause your APR to revert back to the standard purchase APR prior to the end of the promotional period. Cash advances and balance transfers are excluded from the promotional APR. Your APR will revert back to the standard purchase APR disclosed in your Credit Card Agreement at the end of the promotional period.