



AMERICAN BROADCAST EMPLOYEES
 FEDERAL CREDIT UNION
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 New York, NY 10023
 800-598-0128 • Fax: 800-939-7064
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**GOLD MASTERCARD AND MASTERCARD CLASSIC
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Gold MasterCard 11.99%</p> <p>MasterCard Classic N/A</p>
APR for Cash Advances	<p>Gold MasterCard 11.99%</p> <p>MasterCard Classic N/A</p>
APR for Balance Transfers	<p>Gold MasterCard 11.99%</p> <p>MasterCard Classic N/A</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee - Annual Fee - Gold MasterCard - Annual Fee - MasterCard Classic	<p>\$15.00 annually</p> <p>N/A annually</p>
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	<p>\$20.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$20.00)</p> <p>1.00% of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$35.00</p> <p>Up to \$35.00</p>

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date.

The information about the costs of the card described in this application is accurate as of **December 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$35.00	or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$35.00	or the amount of the required minimum payment, whichever is less.
Rush Fee	\$25.00	