

## NASA Federal Platinum Advantage Rewards Credit Card Terms and Conditions

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR)** For Purchases</b>	<b>9.9% - 17.99%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR For Balance Transfers**</b>	<b>Balance Transfers made by May 31, 2012, will have a 6.9% Fixed APR for qualified applicants.</b> For balances transferred after that date, your APR will be your current Purchase APR, <b>9.9% to 17.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR For Cash Advances**</b>	<b>11.9% - 17.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if you make a late payment. <b>How Long Will the Penalty APR Apply?</b> The Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<b>Balance Transfer: None</b> <b>Cash Advance: 3%</b> of advance (\$5 minimum) <b>Foreign Transactions: None</b>
<b>Penalty Fees</b>	<b>Late Payment: Up to \$35</b> (Charged if minimum payment is not received by the due date.) <b>Over-the-Credit Limit: None</b> <b>Returned Payment: Up to \$35</b>
<b>Other Fees</b>	<b>Card Replacement: None</b> (Platinum Rewards); Otherwise: \$5

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your Account Agreement for more details.

**Loss of Promotional 6.9% APR on balance transfer:** We may end your promotional APR and apply the Penalty APR if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions, and how to exercise those rights, is provided in your Account Agreement.

\* **APR = Annual Percentage Rate. Balance transfer rate of 6.9% APR** is fixed for the life of those balances transferred by May 31, 2012. Balances transferred after that, your APR will be your current purchase APR and vary with the market based on the Prime Rate. Transfers must be made by May 31, 2012. Minimum transfer amount is \$500. The total transferred may not exceed your available NASA Federal Credit Union credit card limit. Balance transfers from other NASA FCU credit cards and loans are not eligible for this offer. Please continue to make at least the minimum payment required by the terms of the account(s) from which you are transferring a balance. There is no balance transfer fee. Eligibility for this offer is based on evaluation of applicant's credit.

\*\* **APR may vary based on credit history.** Your APR for cash advances and convenience checks will equal your variable purchase rate plus 2% (not to exceed 18.00%).

^ Membership eligibility requirements apply.