

Rates, fees and other costs of this credit card are disclosed here as required by law. All account terms are governed by the Centris Federal Credit Union VISA Business Card Agreement (Agreement).

Standard Annual Percentage Rate for Purchases (Standard APR)	9.9% - 17.9%*
Other Annual Percentage Rates (APR)	Cash Advance APR: 15% - 18%.** Balance Transfer APR: Same as for purchases* Reduced APR: 8.9% - 16.9%. See explanation (1) below.
Variable-Rate Information	The annual percentage will remain fixed, subject to change. See explanation (2) below.
Grace Period for Repayment of Balance for Purchases	25 days on average, provided the New Balance from the previous statement is paid by the Payment Due Date.
Method of Computing the Balance for Purchases and Balance Transfers	Average daily balance (including new transactions).
Annual Fee	None
Minimum Finance Charge	None
Transaction Fee for Cash Advances	3% of Advance Minimum: \$5.00
Balance Transfer Fee	None
Late Payment Fee	\$20.00
Overlimit Fee	\$20.00

* Standard APR for purchases and Balance Transfers may vary depending on your credit worthiness.

** Cash Advance APR may vary depending on your credit worthiness.

Returned Check Fee: \$20.00

International Transaction Fee: 1% of the amount of each foreign transaction, calculated in U.S. dollars.

In order to qualify for either the Centris Federal Credit Union VISA Business Credit Card you must meet certain qualifications.

The terms of your Account are subject to change as provided in the Agreement.

The grace period does not apply to Cash Advances and Balance Transfers.

(1) Reduced APR is effective on active accounts when minimum payments have been received by the payment due date for 12 consecutive months, and the Agreement is not in Default. Reduced APR will apply to purchases and balance transfers only. Reduced APR is the Standard APR reduced by 1%.

(2) The applicable Annual Percentage Rate will remain fixed, subject to change upon 45 days notice to you. The Rate will not exceed the greater of 18% or maximum allowed by law.

Full details will be provided when you become a card member.

This truth in lending disclosure is accurate as of August 31, 2009 and is subject to change after that date. You should contact Centris to determine if any change in pricing has occurred since the application was printed. You may contact Centris at 334-7000 or toll free at (800) 334-2328 or write to: Centris Federal Credit Union, 11825 Q Street, Omaha, NE 68134-3503.