

**IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR  
DEPENDENTS:**

*The following applies to covered members of the military and their dependents if:* (a) at the time your loan is made, you are an active member of the military or you are a dependent of an active member of the military; and (b) your loan qualifies as consumer credit, (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations).

**NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account.)

The "Pledge of Shares" section of the Credit Card Agreement does not apply to your loan. Any reference to cross-collateralization or a consensual lien in the Credit Card Agreement does not apply to your loan. The Credit Union does not waive any statutory share lien that may apply to your loan.

Any waiver under the Credit Card Agreement of applicable state and federal rights shall not apply to your loan.

The Military Lending Act will not apply if you later cease to be a "covered borrower" as defined by the Military Lending Act.

To obtain your verbal Military Lending Act disclosure, please contact us toll-free at 1-800-824-3610.