

CREDIT CARD ACCOUNT OPENING DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Discounted initial introductory rate of 1.99% APR for 12 months from date of account opening. After the introductory rate APR expires, your APR will be 18.00% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. See explanation of Variable Rates below.
APR for Balance Transfers	Discounted initial introductory rate of 1.99% APR for 12 months from date of account opening. After the introductory rate APR expires, your APR will be 18.00% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer. See explanation of Variable Rates below.
APR for Cash Advances	Discounted initial introductory rate of 1.99% APR for 12 months from date of account opening. After the intro APR expires, your APR will be 18.00% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer. See explanation of Variable Rates below.
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	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 the entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau.	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 http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	\$5 or 2% of the amount of each transfer, whichever is greater. \$5 or 2% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Return Payment 	\$25 None \$29

Explanation of Variable Rates:	If the Prime Rate increases, variable APRs will increase. In that case you may pay more interest and may have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect on the first day of the billing period. The Daily Periodic Rate (DPR) is 1/365th of the APR, rounded to the nearest one ten-thousandth of a percentage point.
How We Will Calculate Your Balance:	We use a method called "average daily balance (including new transactions)." See the "How We Calculate Interest" section in the Visa Variable Rate Credit Card Cardmember Agreement.
Promotional Period for Introductory APR:	The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. After that, the variable rate, as described in "Explanation of Variable Rate" section, will apply to the unpaid balance and any new balance transfers.
Loss of Introductory APR:	We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.
Billing Rights:	Information on your rights to dispute transactions and how to exercise those right is provided in your account agreement.
Effective Date:	The information about the costs of the card described in this application is accurate as of []. This information may have changed after that date. To find out what may have changed, visit one of our branches, or contact us at 410-534-4500 or 1-800-JHFCU-70.

OTHER DISCLOSURES	
Statement Copy Fee	\$5.00
MILITARY LENDING ACT 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). To receive this information and a description of your payment obligation verbally, please call 1-800-235-9978.