

RATE, FEE AND OTHER COST INFORMATION

| | Platinum MasterCard | Proprietary Card |
|---|--|--|
| Annual Percentage Rate (APR) for purchases | A 0% fixed APR for the first 12 billing cycles following the opening of your account. After that, or if your payment is late during the introductory period, 13.24% variable. ^a | 13.25% variable. ^a |
| Other APRs | <p><u>Balance Transfer APR</u>: A 0% fixed APR for the first 12 billing cycles following the opening of your account. After that, or if your payment is late during the introductory period, 13.24% variable.</p> <p><u>Cash Advance APR</u>: 13.24% variable</p> <p><u>Late Payment APR</u>: Late twice in any six-month period: 19.99% fixed on all balances.</p> <p><u>Overdraft Advance APR</u>: 13.99% fixed (not available in some states)</p> | <p><u>Balance Transfer APR</u>: Not available.</p> <p><u>Cash Advance APR</u>: Not available.</p> <p><u>Late Payment APR</u>: Not applicable</p> <p><u>Overdraft Advance APR</u>: Not available.</p> |
| Variable rate information | <p>The following APRs may vary monthly based on the Prime Rate:^b</p> <p><u>Purchase and Balance Transfer APR</u>: The Prime Rate plus 4.99% for outstanding and new balances, if your payment is late during the introductory period, or after the introductory period, but not less than 9.99%.</p> <p><u>Cash Advance APR</u>: The Prime Rate plus 4.99%, but not less than 9.99%.</p> | <p>The following APRs may vary monthly based on the Prime Rate:^b</p> <p><u>Purchase APR</u>: The Prime Rate plus 5.00%, but not less than 9.99%.</p> |
| Grace period for repayment of purchase balances | 25 days | |
| Method of computing the balance for purchases | Two-cycle average daily balance method (including new purchases). | |
| Annual fee | None | |
| Minimum finance charge | \$1.00 | |
| Transaction fee for balance transfer checks | 2.50% of the amount of the advance, but not less than \$2.50 nor more than \$20.00. | Not available. |
| Transaction fees for cash advances | 2.50% of the amount of the advance, but not less than \$2.50 nor more than \$20.00. | Not available. |
| <p>Late Payment fee: \$20.00</p> <p>Over-the-Credit-Limit fee: \$15.00</p> <p>International Transactions: 1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency. Transactions in foreign currency are not available with the Proprietary Card.</p> | | |

^a **Rates, fees, and terms may change:** We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

^b The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs above are based on the 8.25% prime rate on 9/01/06.

TERMS & CONDITIONS

Authorization: When you respond to this credit card offer from Chase Bank USA, N.A. ("Chase", "we" or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement.
3. You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
4. Claims and disputes are subject to arbitration.
5. **As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.**

We will review your credit history and income to determine if you qualify for an account and, if so, your credit line. Based on this review, you may not receive a MasterCard.

You understand that if you do not qualify for the Marine Corps Club Membership MasterCard account, you will be issued a credit card which may only be used at certain Marine Corps Club facilities ("Proprietary Card"). You understand that a written application is required to be considered for the Proprietary Card. Therefore, if you apply by telephone for the Military MasterCard and are not approved, you will not be considered for the Proprietary Card. You understand, and agree that Chase may disclose its decision on this application as well as any information, whether related to your creditworthiness, payment history, or otherwise, to the appropriate Military Service for official purposes. You authorize such disclosure and agree to hold Chase harmless from any damage which might result from it. You understand that this application and any supporting documentation shall remain the property of Chase whether approved or not. Disclosure of information concerning you, by the Marine Corps, is subject to the Federal PRIVACY ACT and MCO P5211.2B Chapter 6, and AUTHORITY to request this information is provided in 10 USC 5013; the PRINCIPAL PURPOSE for collecting this information is to determine eligibility for the Marine Corps Club Membership MasterCard account. The ROUTINE USES of this information are to certify Marine Corps Club membership eligibility, location and status of member, for any debt collection or law enforcement purpose. DISCLOSURE IS VOLUNTARY. Failure to provide requested information may result in disapproval of this application for a MasterCard account. You understand that you are fully responsible for the conduct of your family member(s) or guest(s) in the course of using the Marine Corps Club and accept responsibility for any obligation they or you incur in the course of using the Marine Corps Club. You hereby authorize the Marine Corps Club to deduct from your appropriated or nonappropriated fund, pay, or other monies due you for any dishonored check (plus associated processing charge) or charge that you do not timely pay on your Proprietary Card. **(You agree to inform the Marine Corps Club in WRITING of your termination of membership and you understand that such termination is not effective unless submitted in writing.)**

The minimum gross annual income required for a MasterCard account is \$14,400. There is no minimum

income required for the Proprietary Card account. You must be at least 18 years old to qualify (19 in AL and NE).

Platinum services are available only to Platinum cardmembers. We reserve the right to change the benefit features associated with your card at any time.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15218, Wilmington, DE 19850-5218.**

Balance Transfer Option: The Visa,[®] MasterCard,[®] Discover,[®] American Express[®] or any store card account(s) you list will show a credit, reducing the amount you owe them by the amount you transferred. The available credit on your new account will be reduced, just as if you had made a purchase. The balance transfer amount(s) will show up on your initial statement for your new account. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact the other credit card company directly. It may take up to three weeks to set up your account and post the balance transfers. Therefore, you may need to make payments to your other account(s) to keep them current. Balance transfers are contingent upon issuance of your new account. There will be a transaction fee for each balance transfer if one is disclosed in the Rate, Fee and Other Cost Information that accompany this offer. We reserve the right to decline to process any partial or full balance transfer request and will not process a balance transfer request from any other account with us or any of our affiliates. Proprietary Card accounts are not eligible for balance transfers.

Affiliate Information Sharing: Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that we do not share information from your application, credit bureaus or third parties, please call us at 1-888-868-8618. For more information about our information handling policies, visit us on the web at: <http://www.chase.com/privacypolicy>.

If you omit any information on the form, we may deny your request for an account. This offer is available to all individuals eligible for Marine Corps Club Membership who reside in the United States of America or on U.S. military bases. The credit disclosures given on this offer were printed on the print date indicated and were accurate as of that date. The credit information is subject to change after the printing date. You should contact us for any change after the printing date by writing to Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043.

We comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

You will earn two points for each \$1.00 of Net Purchases on your enrolled account made at qualified Military Exchange, Commissary, MCCA, Army MWR, and Air Force Services merchant locations (excluding gas and concessionaire purchases) and one point for each \$1.00 on all other Net Purchases (including gas and concessionaire purchases) everywhere else MasterCard is accepted. The Proprietary Card is not eligible for rewards. No military or federal endorsement intended. Once enrolled, you will receive the reward program rules containing all guidelines and benefits.

You must earn 2,500 points in order to redeem a reward. Reward points are not earned on balance transfers, cash advances, any checks that access your account, finance charges, or fees of any kind, including fees for products that protect or insure the balances of the cardmember's account. Maximum point accumulation on Net Purchases is 60,000 Annually. ("Annually" means the year beginning with your Enrollment Date through the next twelve months, and each twelve months thereafter). Your rewards brochure will be mailed to you 4-6 weeks after your account is approved.