

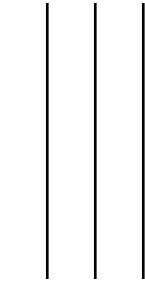
MASTERCARD® CREDIT CARD DISCLOSURE

	GOLD	CLASSIC
Annual Percentage Rate	9.99%*	11.99%*
Grace Period For Purchases	25 days	25 days
Method Of Computing Balance	Average Daily Balance Including New Purchases**	Average Daily Balance Including New Purchases**
Late Payment Fee	\$25.00	\$25.00
Over The Limit Fee	NONE	NONE
Annual Fee	NONE	NONE

*APR=Annual Percentage Rate. New lower rates apply to new purchases and new balance transfers from non-ASECU accounts only. All previous transactions and balances will be charged at the rates in effect when those transactions were made.

A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. **A finance charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made.

The information about the cost of the cards described in this application is accurate as of 10/2005. This information may have changed after that date. To find out what may have changed, contact the credit union.



Place Stamp Here

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Associated School Employees Credit Union

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Boardman Branch
 85 Marwood Circle
 Boardman, OH 44512

YSU Branch
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 Youngstown, OH 44555



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