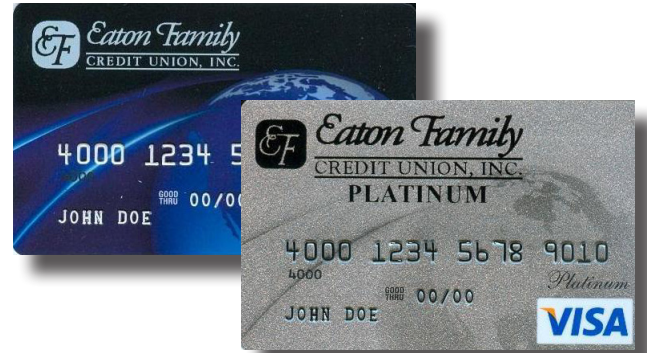


The Benefits of an Eaton Family Credit Union VISA Card

- No Annual Fee
- Low 13.9% Fixed APR (Classic)
- 9.9% Fixed APR (Secured)
- Variable APR (Platinum @ Prime + 3.9% APR)
- 25-Day Grace Period for Purchases
- No Cash Advance Fee
- No Minimum Finance Charge
- No Transaction Fee for Purchases
- ScoreCard Bonus Program- You get a Bonus Point for every dollar you spend and points can be redeemed for products or travel.
- MATT Payments By Phone
- Online Payments Through Home Banking
- eZCardInfo.com To View Your Account and Make Payments.
- Verified By Visa To Protect Online Purchases

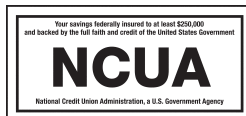
VISA Credit Card



*The Perfect Credit Card
For You and Your Family*



Eaton Family
CREDIT UNION, INC.



Euclid • Wickliffe • Willoughby Hills
Searcy, AR • Lincoln, IL
(216) 920-2000 • 1-800-845-5446
Fax: (216) 920-2030
www.EatonFamilyCU.com

VISA CREDIT CARD SOLICITATION DISCLOSURE

<p>IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of January 1, 2013. The information may have changed after that date. To find out what may have changed call us at 1- 800-845-5446 or write us at 333 Babbitt Road, Suite 100, Euclid, Ohio, 44123. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).</p>	
<p>Interest Rates and Interest Charges</p>	
<p>ANNUAL PERCENTAGE RATE for Purchases</p>	<p>Secured – 9.90% Classic – 13.90% Platinum – 7.15% The APR will vary with the market based on the Prime Rate</p>
<p>ANNUAL PERCENTAGE RATE for Balance Transfers</p>	<p>Secured – 9.90% Classic – 13.90% Platinum – 7.15% The APR will vary with the market based on the Prime Rate</p>
<p>ANNUAL PERCENTAGE RATE for Cash Advances</p>	<p>Secured – 9.90% Classic – 13.90% Platinum – 7.15% The APR will vary with the market based on the Prime Rate</p>
<p>How to Avoid Paying Interest</p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<p>Minimum Interest Charge</p>	<p>None</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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</p>
<p>Fees</p>	
<p>Set-up and Maintenance Fees Annual Fee</p>	<p>None</p>
<p>Transaction Fees Cash Advance & Balance Transfers Foreign Transactions</p>	<p>None 1% of each transaction in U.S. dollars</p>
<p>Penalty Fees Late Payment Returned Payment Fee</p>	<p>If your payment is 10 or more days late you will be charged \$19.00. \$29.00</p>
<p>How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".</p>	

VISA APPLICATION

Credit Limit Requested \$ _____
 Type of VISA card requested: Platinum Classic Secured

Applicant

Print Full Name As It Will Appear On Cards (First, Middle, Last) _____

Share (Savings) Account Number _____

Street Address _____ City _____ State _____ Zip _____

Telephone No. _____ Social Security No. _____ Birth Date _____

Present Employer _____ Employer's Address _____

Position or Title _____ Date Employed _____ Work Phone No. _____

Present Annual Salary _____ No. of Dependents _____

\$ _____ Monthly Rental or Mortgage Payment _____ Mother's Maiden Name _____

\$ _____

Co-Applicant Joint Authorized User

Print Full Name As It Will Appear On Cards (First, Middle, Last) _____

Share (Savings) Account Number _____

Street Address _____ City _____ State _____ Zip _____

Telephone No. _____ Social Security No. _____ Birth Date _____

Present Employer _____ Employer's Address _____

Position or Title _____ Date Employed _____ Work Phone No. _____

Present Annual Salary _____ No. of Dependents _____

\$ _____ Monthly Rental or Mortgage Payment _____ Mother's Maiden Name _____

\$ _____

Eaton Family Credit Union Credit Life & Disability Coverage is not part of this VISA program.

Check here if you would like more information on adding Credit Life & Disability Coverage to your Eaton Family Credit Union Visa credit card.

Check here if you would like to pay off your other credit card balances. Eaton Family Credit Union does not charge a balance transfer fee.

I (We) hereby apply for a VISA Credit Card line-of-credit for provident and productive purposes. I (We) understand if Eaton Family Credit Union, Inc. approves this application and issues a VISA Credit Card that I (we) will be bound by the terms of the VISA Credit Card Agreement. I (We), by signing below, agree to all terms and conditions of the "VISA Credit Card Agreement and Disclosure," which, upon receipt, I (we) will keep and retain as my (our) copy of such disclosure. Everything I (we) have stated in this application is correct to the best of my (our) knowledge. I (We) understand that the Credit Union will retain this application whether or not it is approved. The Credit Union is hereby authorized to check my (our) credit and employment history and to answer any questions about credit experience with me (us). I (We) understand that I (we) will receive a Personal Identification Number (PIN) so that my (our) VISA can be used to make transactions at VISA network connected Automated Teller Machines (ATMs). Please issue a separate card embossed with each name below.

SIGNATURE(S) FOR SECURITY INTEREST: I (We) understand that a security interest is a condition for the credit card account and I (we) give Eaton Family Credit Union, Inc. a security interest in all funds now or hereafter in the deposit accounts associated with the account number I (we) have listed at the top of this application, and if I (we) default under the terms of this agreement, I (we) authorize Eaton Family Credit Union, Inc. to apply such funds to the payment of my (our) credit and indebtedness. If I have a secured card account, pledged shares up to the amount of your credit limit may not be withdrawn.

Applicant _____ Date _____
 Co-applicant _____ Date _____