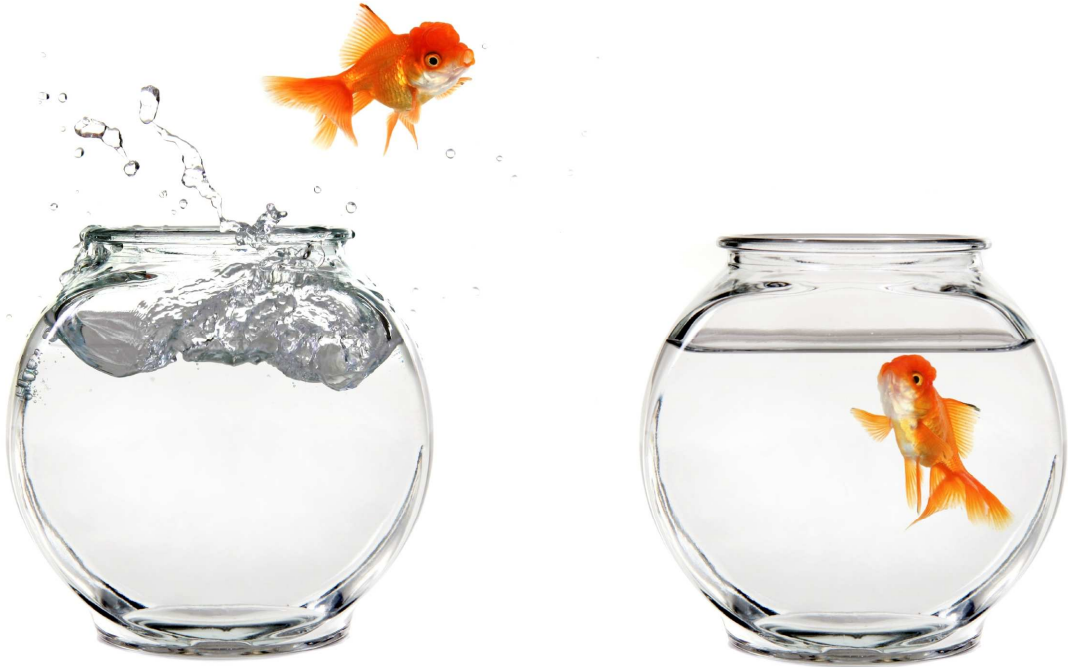


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3.99% APR* on transferred balances
until December 2010.**

Ask for full details.

*APR = Annual Percentage Rate. **For qualified applicants. Transfers must be processed by 4/30/2010. You may not qualify for this offer if your Credit Union account (s) are not in good standing. Do not transfer any disputed purchases or other charge amounts, as you may lose your dispute rights. Transferring balances does not automatically close the account. Membership required.

