



ADDENDUM TO PLATINUM REWARDS VISA® CREDIT CARD AGREEMENT & FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Retain for your records

Interest Rates & Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum</p> <p>0.00% introductory APR for six months. After that, my APR will be 14.24%. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>0.00% introductory APR for six months. After that, my APR will be 14.24%. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0.00% introductory APR for six months. After that, my APR will be 14.24%. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>17.90%</p> <p>This APR may be applied to my account if I:</p> <ol style="list-style-type: none"> 1) Make a late payment; or 2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If my APR is increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.</p>
Paying Interest	<p>My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases or balance transfers if I pay my entire balance by the due date each month. You will begin charging interest on cash advances on the transaction date.</p>
For Credit Card Tips from the Federal Reserve Board	<p>To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard.</p>

Fees	
Annual Fee	None
Transaction Fees	<p>None</p> <ul style="list-style-type: none"> • Balance Transfers • Cash Advance: Either \$2.00 or 2% of the amount of cash advance, whichever is greater (maximum fee: \$25.00). • Foreign Transactions: 1.0% of each foreign transaction in non-U.S. currency 0.8% of each foreign transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$15.00 • Returned Payment: Up to \$22.00

How You Will Calculate My Balance: You will use a method called "average daily balance (including new purchases)." I must see my account agreement for more details.

Loss of Introductory APR: You may end my introductory APR and apply the Penalty APR if I make a late payment.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in my account agreement.

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As of **May 1, 2010**, the variable ANNUAL PERCENTAGE RATE (APR) for purchases, balance transfers, and cash advances is the U.S. Prime Rate plus a margin of **10.99%**. The **Monthly Periodic Rate** in effect for your Platinum Rewards VISA® Credit Card is **1.1867%** with a corresponding **APR** of **14.24%**.

NOTE: Recently opened Platinum Rewards VISA® Credit Card Accounts continue to be subject to the introductory **Monthly Periodic Rate** of **0.00%** with a corresponding **APR** of **0.00%** as disclosed in the Platinum Rewards VISA® Credit Card Account Agreement and Federal Disclosure Statement during the first six (6) monthly billing cycles after the account is established. Thereafter, the APR will convert to a variable rate.

LOS ANGELES POLICE FEDERAL CREDIT UNION SCHEDULE OF FEES

Effective May 1, 2010

PLATINUM REWARDS VISA® CREDIT CARD ACCOUNTS

Annual Fee	None
Late Payment Fee.....	Up to \$15.00
PLATINUM REWARDS VISA® Credit Card Loan Check stop payment (per item)	\$15.00
PLATINUM REWARDS VISA® Credit Card Returned Payment Fee (per item).....	Up to \$22.00
PLATINUM REWARDS VISA® Credit Card Statement copy (per copy).....	\$1.00

Thank you for being *partners in a proud tradition*sm.