

VISA Rate Privileges



We want to reward you for your excellent management of your credit by matching your VISA Card interest rate to your credit score. This will allow you to pay the interest rate you have earned. Your Business VISA Platinum Card rate will be 8.90%, 10.90%, 12.90%, or 14.90% APR (Annual Percentage Rate) based on your credit score.



How is my interest rate determined?

Twice a year, your account interest rate may be adjusted based on your credit file obtained by the Credit Union.

The new rate will apply to all balances carried on your account at that time. As this takes place, your statement will show the current rate applied to your account based on your credit score.

Applications are available from our lobby displays or on our website, www.bcefcu.com

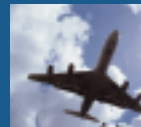
Note: Valid Photo Identification required / May require proof of income.

Your Finances. Our Promise.
Baltimore County Employees
Federal Credit Union



Apply Today!

BUSINESS VISA PLATINUM CREDIT CARD



Your Finances. Our Promise.
Baltimore County Employees
Federal Credit Union

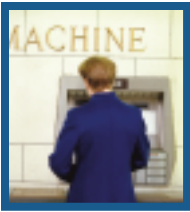
WWW.BCEFCU.COM

Business VISA Platinum Card

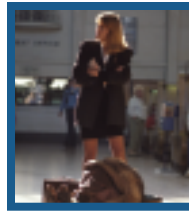
QUALIFIED APPLICANTS WILL ENJOY
A CREDIT LINE RANGING FROM \$500 - \$15,000.

NO ANNUAL FEE

RATES AS LOW AS 8.90% APR (ANNUAL PERCENTAGE RATE)



Easy Cash Access... lets you go virtually anywhere in the world. There are over 150,000 VISA/PLUS Network ATMs and 250,000 financial institutions that accept Business VISA Platinum Cards.



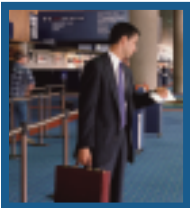
Travel Accident Insurance... gives you peace of mind. When you pay for tickets on an airline or common carrier using your Business VISA Platinum Card, you automatically receive up to \$500,000 in travel accident insurance.



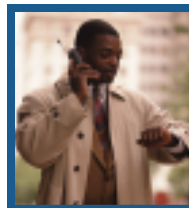
Auto Rental Insurance... provides coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles, when certain terms and conditions are met. This card benefit reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility.



Warranty Manager Service... offers a number of valuable features including warranty registration, extended warranty protection, and the option to purchase extended service agreements. With the Extended Warranty Protection, you double the free repair period under the original manufacturer's written U.S. repair warranty up to one additional year when the entire item is purchased with your eligible Business VISA Platinum Card.



Travel and Emergency Assistance... can help coordinate medical and legal assistance and travel services such as replacing lost tickets, finding a doctor in a foreign country, locating luggage, securing an interpreter, or getting in touch with a U.S. Embassy.



VISA Emergency Card Services... For answers to your questions, or for any type of emergency card services, call 1-800-VISA-911 within the U.S. or 1-410-581-9994 for collect calls outside the U.S.