

<i>Continued From Front Side</i>	
Fees	
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	None
Additional Card Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars. (Finance Charge)
Penalty Fees	
Late Payment Fee	Up to \$25 assessed ten (10) days after due date.

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

Rewards: Earn up to a 1% credit back onto your card for annual purchases you make.

Information contained in this Credit Disclosure is accurate as of 12/01/2012 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.



**Baltimore Washington
Federal Credit Union**

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No Cost Travel Protection.
When you charge to your covered credit card the fare(s) for travel on a common carrier, you, your spouse, and dependent children under the age of 19 years (25 years if a full-time student attending an accredited college or university) will be automatically covered, up to \$100,000, for accident insurance covering accidental death and dismemberment. Coverage is also provided while traveling on a common carrier directly to or directly from an airport, train, or ship terminal on which the Cardholder was a fare-paying passenger.

Baltimore Washington FCU
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Glen Burnie, MD 21061

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