

Notice of Change of Terms

Jax Federal Credit Union will be changing the date that your credit card billing statement is printed and the date on which a late charge is assessed on your credit card account.

Change in the credit card statement date:

This change will also affect the date that your credit card payment will be due. The change will occur in gradual phases over a period of four months.

Your March credit card billing statement will be printed on or about March 16th, 2009, and the payment due date for this billing will be approximately April 10th, 2009.

Your April credit card billing statement will be printed on or about April 13th, 2009, and the payment due date for this billing will be approximately May 8th, 2009.

Your May credit card billing statement will be printed on or about May 11th, 2009, and the payment due date for this billing will be approximately June 5th, 2009.

Your June credit card billing statement will be printed on or about June 8th, 2009, and the payment due date for this billing will be approximately July 3rd, 2009.

(continued)

Change in the timing of late charge assessment:

Beginning with the June credit card billing statement, late charges will be assessed approximately five days after the payment due date. As an example, if your payment was due on July 3rd, and payment is not received by July 8th, a late charge of \$30.00 will be added to your account.

If you choose not to abide these changes, you may surrender your credit card to Jax Federal Credit Union by cutting the card in half and returning it to Jax Federal Credit Union at P.O. Box 2357, Jacksonville, FL 32232. Upon surrender of your credit card, you shall have the right to continue to pay off the previous balance on your Jax Federal Credit Union account in the same manner and under the same terms and conditions as were in effect prior to this notice.

JAX FEDERAL
CREDIT UNION