

ENERGY FIRST
CREDIT UNION
1155 Corporate Center Drive
Monterey Park, CA 91754

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE

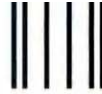
PAID

SACRAMENTO, CA
PERMIT NO. 163



A Genuine Masterpiece That
You Can Hold in Your Hands.





NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 11564 LOS ANGELES, CA 90060

POSTAGE WILL BE PAID BY ADDRESSEE

ENERGY FIRST CREDIT UNION
PO BOX 60678
LOS ANGELES CA 90099-5404



***IMPORTANT DISCLOSURE INFORMATION - VISA CARDS**

Annual Percentage Rate for Purchases				Other APRs - Cash Advances and Balance Transfers			
Level	Classic	Platinum	Share Secured	Level	Classic	Platinum	Share Secured
I	_____	8.99%	2.75%	I	_____	8.99%	2.75%
II	11.99%	11.99%	_____	II	11.99%	11.99%	_____
III	14.99%	_____	_____	III	14.99%	_____	_____
IV	17.99%	_____	_____	IV	17.99%	_____	_____
Variable Rate Information Your Annual Percentage Rate may vary.*				Annual Fee None			
Grace Period for Repayment of the Balance for Purchases 25 Days				Late Charge \$15.00			
Method of Computing the Balance for Purchases Daily Balance (including current transactions)				Over the Credit Limit Fee \$10 each billing cycle your credit limit is exceeded			
<p>* The Share-Secured card rate is determined by changes in the rate paid on the highest tier for Regular Savings Accounts plus 1.5 percentage points. Rate is subject to change quarterly. The above information is current as of 9-1-03 and is subject to change after that date. Please contact us at 1155 Corporate Center Drive, Monterey Park, CA 91754 or (888) 994-3328, if you wish to ascertain changes, if any, to the Credit Union's Visa Credit Card Program.</p>							

Van Gogh certainly had an eye for abstract beauty, just like Energy First has an eye for great opportunities! That's why we are pleased to introduce our very own Visa Classic and Platinum Credit Cards! That's a genuine **Energy First Visa Classic and Platinum Credit Card** with all the **benefits, buying power and advantages** of today's top card providers—but with the Energy First name, value and service commitment guarantee.

Energy First Is All Ears

When it comes to providing for your needs, Energy First has its ear to the ground, which we think is better than van Gogh's alternative! We know you cherish the full-service financial products and services we offer and the personal touch only Energy First can provide. And with everyone and their brother offering a Visa card these days, we know you expect any new product offered by Energy First to be full of great benefits.

With an Energy First Visa, you know you'll have the best value and service. You can even transfer your existing, higher APR* credit card balances to your new Energy First Visa to eliminate high payments and consolidate your accounts.

These Valuable Benefits Are a Work of Art

- No annual fee or cash advance fee
- 25-day grace period for repayment of the balance for purchases
- Rates as low as 8.99% APR for Visa Platinum and 11.99% for Visa Classic
- Share-secured Visa cards are available with rates as low as 2.75% APR
- Enjoy the same low rates for cash advances or balance transfers from other outstanding loans
- Make monthly payment transfers from your savings or checking through Internet Banking, Bill Payment or Power Line. You can also use mail-in coupons.
- Overdraft protection for your Energy First checking account



Be the first to experience our "Masterpiece Visa Cards" by going to energyfirstcu.org. Or, complete the attached application and balance transfer forms and return them to Energy First. You may also stop by your local branch for more information and personal assistance. Need more details?...Call us at (888) 994-EFCU (3328), press 411.

Life can truly imitate art when you choose an Energy First Visa Classic or Visa Platinum Credit Card...so get ready to make your own masterpiece!



Each time you use your Energy First Visa card, from November 1 through December 30, you will be automatically entered for a chance to win \$20,000 in the daily Visa-Sponsored Personal Helper Consumer Sweepstakes. Log on to energyfirstcu.org for complete rules and disclosures.

Energy First Credit Card Type Selection

Classic with a limit up to \$4,999 **Platinum** with a limit up to \$20,000

Payment Options

Monthly Payment from: Savings Checking Mail-in coupon

Applicant

Member/Applicant's Name		Account #	Social Security #	
Home Address		Home Phone ()	Birth Date	Years at Residence
City, State & Zip		Employer's Phone ()	Length of Employment	
Employer	Monthly Salary (Gross) \$	<input type="checkbox"/> Mortgage	Monthly Payment <input type="checkbox"/> Rent \$	

Joint Applicant

Member/Applicant's Name		Account #	Social Security #	
Home Address		Home Phone ()	Birth Date	Years at Residence
City, State & Zip		Employer's Phone ()	Length of Employment	
Employer	Monthly Salary (Gross) \$	<input type="checkbox"/> Mortgage	Monthly Payment <input type="checkbox"/> Rent \$	

Reference

Name	Relationship	Home Phone ()
Home Address		City, State & Zip

Additional Cardholder

Name to Appear on Card	Relationship
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Balance Transfer Request

Balance Transfer Option: Balance transfer requests will be processed in the order listed below. Each balance transfer request must be at least \$100. Allow 3 to 4 weeks to process. Designated balance transfer amount may not necessarily pay off entire outstanding fees or charges and is subject to your available credit limit. You will be responsible for final payoff amount. Copy form for additional transfers. Please include the address in addition to account number, issuer and amount. Do not include disputed amounts in your balance to be transferred. You may lose certain dispute rights. Energy First reserves the right to refuse any balance transfer request.

1. Card Issuer _____ Exact Amount to Transfer \$ _____
 Account Number _____
 Payment Address **PO BOX** _____
 City _____ State _____ Zip _____

2. Card Issuer _____ Exact Amount to Transfer \$ _____
 Account Number _____
 Payment Address **PO BOX** _____
 City _____ State _____ Zip _____

I authorize the transfer of balances as stated above to my Energy First Visa Credit Card account. Upon completion, please remit by detaching the Visa application/balance transfer form, folding it in half so your private information does not show and the mailing panel is visible. Seal with tape and mail.

Domower's Signature X	Date
Borrower's Signature X	Date
Co-Borrower's Signature X	Date

DETACH HERE