



March 27, 2009

Michael A. Bishop
2120 Holiday Lane
Lansing, MI 48917

YOUR CREDIT CARD WILL BE ARRIVING SOON

Dear Michael ,

Thank you for choosing NuUnion for your credit card needs. Your new Credit Card will be arriving in approximately a week. You'll receive the Personal Identification Number (PIN) shortly after your card.

Type of Card: HELOC Platinum
Credit Limit: \$108,000.00
Interest Rate: 4.00% Variable

There's a certain peace of mind you get in planning ahead for the unexpected. NuUnion helps you gain that peace of mind, with Credit Life and Disability Insurance to protect you if you're suddenly unable to work. An application is enclosed for your convenience. Information is also included on Worldwide Automatic Travel Accident and Baggage Delay Insurance and Visa® Card Services and Benefits provided to you free of charge.

A Visa® is convenience in your pocket, whether you travel across town or around the world. You'll save money with our low interest rates and low monthly payments. Cash advances are available from any ATM or financial institution that displays the Visa® logo. And it's easy to manage your credit card account online at NuUnion.org. You can check transaction history, payment amount, and even pay your bill.

If you have any concerns or questions, just call me. I'll be happy to help you. And, if there is anything else you need, we're here with personalized service to help you reach your financial goals.

A handwritten signature in maroon ink, appearing to read 'Andrea Schaudt'.

Andrea Schaudt
Credit Card Specialist
888.267.7200 ext 6607

501 S. Capitol Avenue
Lansing, MI 48933-2320

517.267.7200
888.267.7200

517.267.7017 Fax