

Card has expired. If we decline to honor a Convenience Check, we will charge you a fee as though it were a returned payment, which will be added to your account balance or collected from you on demand. Convenience Checks may be used only by the person whose name is printed on them. You may not use Convenience Checks to pay any amount which you owe under this or any other credit agreement with us. We will not certify any Convenience Checks, nor will we return paid Convenience Checks to you.

STOP PAYMENT FEE: We may charge you a fee, as previously disclosed, to stop payment on a Convenience Check. If, at the time the stop payment is issued, we would not have honored the Convenience Check (e.g., over the limit, Card in default, etc.), the higher disclosed fee may be charged. You must deliver a written and signed authorization to stop payment on a Convenience Check.

YOUR RESPONSIBILITY AND LIABILITY FOR UNAUTHORIZED USE AND LOST OR STOLEN CARDS OR CONVENIENCE CHECKS: If your Card or Convenience Checks are lost or stolen or if you believe someone used or may use them without your authorization, you must notify us immediately by calling 800.336.6309 or writing us at: GFCU VISA Dept., 1501 Wade Hampton Blvd., Greenville, SC 29609. If notice is given orally, you will promptly confirm it in writing. We may require you to provide us certain information in writing to help us find out what happened. Further, you agree to cooperate and assist us or any government or law enforcement agent or agency relating to any unauthorized use. In this regard, you agree to file an appropriate police report when asked to do so. Do not use the Card or the Convenience Checks after you have notified us, even if you find them or have them returned to you. You are liable for all transactions that you authorize. **No Liability:** You will have no liability for unauthorized use of your Card, Convenience Checks or other Access Devices for non-ATM transactions made over the VISA Network if the following conditions are met: (1) You have not been grossly negligent; and (2) You have not committed, participated in, or conspired to commit any fraudulent act or scheme involving the use of your VISA credit card account. **Limited Liability:** For transactions on other networks or ATM transactions, you may be liable for unauthorized transactions using your Card, Convenience Checks or other Access Devices that occur before we are notified. Your liability for unauthorized use on networks other than VISA will not exceed \$50.00. In any case, you will not be liable for any unauthorized use after notifying us of the loss, theft, or unauthorized use of your Card, Convenience Checks or other Access Devices.

DEFAULT: You will be in default if: a) you fail to pay the Minimum Payment Due by the Payment Due Date; b) we believe your ability to properly maintain the account is impaired; c) your ability to repay is materially altered by a change in your employment, income, obligations, by bankruptcy or insolvency proceedings against you, by your death, or (for community property state residents only) by a change in marital status or domicile; d) you exceed your credit limit without our permission; e) you make false or misleading

statements to us in your application or otherwise; f) you are in default under any deposit or credit Agreement with us; g) you use or authorize the use of your Card to make or facilitate any illegal transaction; h) you fail to perform any of your obligations under the terms of this Agreement as it may be amended. Upon default, we may charge you a penalty **APR** as disclosed, close your account to further Purchases or Cash Advances and, to the extent not prohibited by governing law, demand immediate payment of your entire balance after giving you notice and opportunity to clear the default if required by applicable law. Our sole obligation with regard to determining and declaring an event of default is the exercise of “good faith” based on its subjective understanding of applicable facts.

COLLECTION COSTS: You agree to pay all costs incurred by us in collecting any amounts you owe or in enforcing or protecting our rights under this Agreement, including attorney fees of 20% of the unpaid balance or such greater sum as may be reasonable, and also the costs, expenses, and attorney fees incurred in any appellate, bankruptcy, and post-judgment proceedings, except as limited by applicable law.

UPDATING AND DISCLOSING FINANCIAL INFORMATION: We may report your performance under this Agreement to credit reporting agencies and obtain credit reports about you from time to time for any legitimate business reason, including when you fail to make a minimum payment by the due date. We can reinvestigate and reevaluate your creditworthiness, and you agree to provide us updated financial information when requested on an ongoing basis.

Access to Account Information: You agree that all borrowers, co-borrowers, and authorized users will have access to information regarding transactions on your account, including, but not limited to, purchases and cash advances, account balances, account history, and payments and other information relating to or arising with regard to this account or any transaction.

CORRECTING THE CREDIT UNION'S CREDIT REPORT: If you think we reported erroneous information about you to a credit reporting agency, call us or write us about your specific assertion and we will promptly investigate the matter. We will contact each credit-reporting agency whose records may reflect an error. We will require them to correct your report if our investigation proves your assertion correct. If we disagree with you after our investigation, we will advise you in writing or by phone and instruct you how to submit to those agencies a statement of your position, which will become a part of your credit record with them.

CLOSING YOUR VISA ACCOUNT: Any cardholder, without the consent of any other cardholder on your VISA account, may close your Account at any time by notifying us in writing. We may close your account or suspend your Card privileges or Convenience Checks at any time without prior notice, which includes the lack of transaction activity on your account during any period of time we decide represents your intention not to use the VISA account. We

may also reissue a different Card or different Convenience Checks at any time. You must return the Card or the Convenience Checks to us upon request. You agree that the Card and all Convenience Checks remain the property of the credit union. Each Card we issue will have an expiration date. Upon expiration of your Card, your account will automatically terminate; or we, in our sole discretion, may extend your Agreement and issue a new card with a new expiration date. If your account is closed, expires, or your credit privileges are terminated or suspended, you will remain responsible for paying all amounts you owe us according to the terms of this Agreement. Without limiting the foregoing, we have the right to terminate your line of credit and to demand the return of all Cards, Convenience Checks, and other devices if we, in our sole discretion, feel that it is insecure for any reason whatsoever; including, but not limited to, mismanagement of your account, failing to safeguard any access device, creation of any credit balances by you that may increase our risk of or exposure to loss, and failing to cooperate with us or others with regard to any claim of unauthorized use or any other defense to payment under applicable law.

CHANGING THIS AGREEMENT: We may change the terms of this Agreement, including the Annual Percentage Rate, the minimum payment due, late charges, etc., at any time. Except where limited by applicable law, the new terms apply to both Purchases and Cash Advances and to the outstanding balance of the account on the day of the change. We will notify you of any account change by writing you at the most recent address shown for you on our records.

DELAY IN ENFORCEMENT/WAIVER: We may delay or waive enforcement of any provision in this Agreement without losing our right to enforce the same or other provisions at a later date. You waive the right to receive notice of any waiver or delay, or presentment, demand, protest, or dishonor. You also waive any applicable statute of limitations to the full extent permitted by law and any right you may otherwise have to require us to proceed against any person before suing you to collect. You understand the credit union is not liable for a merchant's or other party's refusal to honor your Card, whether due to an error by us or our authorized agent, the merchant, or other third party.

CHANGE OF NAME, ADDRESS, OR EMPLOYMENT: You will notify us in writing if your name, home address, or employment changes.

OTHER PROVISIONS: To the extent not prohibited by applicable law, the terms, interpretation and enforcement of any claim or dispute arising under this Agreement, as well as all parties, rights and duties, will be governed by South Carolina law regardless of where you may reside or use your account. Further, this Agreement is the contract which governs all transactions on your Account, even though sales, cash advances, credit or other slips may contain different terms. You may not transfer or assign your account or

Card to any other person. We may assign or transfer this Account, your Account balance, or this Agreement to another person, who shall have all of our rights hereunder. This Agreement is binding on your heirs and legal representatives. If there are joint obligors or authorized users for this credit plan, each of you will have the right to use the Account to obtain loans pursuant to the terms hereof. Each of you will be liable for all obligations owing on the Account, whether borrowed by you or otherwise and whether within or beyond the credit limit. Your liability will be joint and several. Either party has the right to cancel this Agreement. Further, each of you is responsible for all amounts borrowed by any authorized user.

Authorized users and other users may also be required to repay the amount owed for charges they make; however, you remain, at all times, primarily responsible for all amounts owed. All Cards, billing statements and notices will be mailed or delivered to the address given on the application for either applicant unless you direct otherwise in writing to us. If any law or judicial ruling makes any provision of this Agreement unenforceable, the other provisions shall remain in full force and effect. You agree that your account shall also be subject to all rules and regulations of VISA U.S.A., Inc., as applicable. If there is any conflict between this Agreement and the rules and regulations of VISA U.S.A., Inc., the rules and regulations of VISA U.S.A., Inc. shall control. **Limitations on Lawsuits: You agree that any lawsuit based on a cause of action against us must be filed within one year from the date it arises or you shall be barred from filing any lawsuit. This limitation includes tort, contract, and all other causes of action for which you and we may lawfully contract to limit.**

ILLEGAL TRANSACTIONS: You warrant and agree that your VISA account, Card, Convenience Checks or any other access device, or any related account, will not be used to make or facilitate any illegal transaction as determined by applicable law, and that any such use, including any such authorized use, will constitute an event of default under this Agreement. We may decline to accept, process, or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us) under applicable law, including, but not limited to, any transaction involving or relating to any gambling activity. You agree that the credit union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the credit union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use. You further agree to indemnify and hold the credit union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or devices.

YOUR BILLING RIGHTS—IN CASE OF ERROR OR INQUIRIES ABOUT YOUR BILL The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you find a billing error or need more information about an item, to preserve your rights under the Act, follow these instructions: (You may telephone your inquiry, but doing so will not preserve your rights.)

a. Do not write on the bill. On a separate sheet of paper, write the following:

- I. Your name and account number.
- II. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send your original unless you have a duplicate for your records.
- III. The dollar amount of the suspected error.
- IV. Any other information (such as your address) you think will help us identify you or the reason for your inquiry.

b. Send your billing error notice to the address on your bill, which is listed after the words “send inquiries to.” Mail as soon as possible, but in any case, early enough to reach us within 60 days after the bill was mailed to you. If you have authorized us to automatically pay this bill from your deposit account, you can stop or reverse payment on any amount you think is wrong by mailing your notice so we receive it within 16 days after the bill was sent to you. However, you do not have to meet this 16-day deadline to get us to investigate your claim.

2. We must acknowledge all letters pointing out possible errors within 30 days of receipt, unless we correct your bill during those 30 days. Within 90 days after receiving your letter, we must either correct the error or explain why we believe the bill was correct. Once we have explained the bill, we have no further obligation to you even though you may still believe there is an error, except as provided in paragraph 5.

3. After we have been notified, neither we nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you and the disputed amount may be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until we have answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.

4. If it is determined that we have made a mistake on your bill, you will not have to pay any **FINANCE CHARGE** on any disputed amount. If it turns out we have not made an error, you may have to pay **FINANCE CHARGES** on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount.

Unless you have agreed that your bill was correct, we must send you a

written notification of what you owe. If it is determined we did make a mistake in billing the disputed amount, you must be given the time to pay that you are normally given to pay undisputed amounts before any more **FINANCE CHARGES** on the disputed amount can be charged to you.

5. If our explanation does not satisfy you and you notify us in writing within 10 days after you receive our explanation that you still refuse to pay the disputed amount, we may report you to the credit bureau and other creditors and may pursue regular collection procedures. But we must also report that you think you do not owe the money and let you know to whom such reports were made. Once the matter has been settled between you and the credit union, we must notify those to whom we reported you as delinquent of the subsequent resolution.

6. If we do not follow these rules, we are not allowed to collect the first \$50 of the disputed amount and **FINANCE CHARGES**, even if the bill turns out to be correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) The credit union has no liability for any tort or related claims arising from such purchases.

WHEN TRAVELING: Because card fraud continues to increase at an alarming pace, the Credit Union takes extensive measures to minimize and prevent fraud. There are precautionary measures that you should take as well.

- Notify the Credit Union of extensive domestic and/or international travels.
- Inquire about potential international fraud blocks you may have to deal with.
- Test your card to confirm that you have the valid PIN.
- Verify that your card will not expire while traveling.
- Carry alternative payment methods (i.e., traveler's cheques, additional debit/credit cards.)
- Do not pack all payment methods together (i.e., pack one in a suitcase and another in a purse or wallet.)
- Remain observant for pickpockets.
- Photocopy all cards and/or traveler's cheques, front and back, and keep copies on hand.

03/2009



Greenville
Federal
Credit Union

Join and prosper.®

VISA Credit Card Disclosure

Greenville Branch

3375 Pelham Road
Greenville, SC 29615
864.371.6060
Fax: 864.371.6079

Greenville Branch

1501 Wade Hampton Blvd.
Greenville, SC 29609
864.235.6309
Fax: 864.370.9414

Mauldin Branch

142 Tanner Rd.
Greenville, SC 29607
864.676.9066
Fax: 864.676.9067

Greer Branch

107 W. Church St.
Greer, SC 29650
864.877.9089
Fax: 864.877.4642

www.greenvillefcu.com
800.336.6309

To report a lost or stolen VISA credit card
after hours, call 1.800.654.7728.



Greenville
Federal
Credit Union

Join and prosper.®

M-96927

GREENVILLE FEDERAL CREDIT UNION

Platinum • Platinum with CURewards • Classic

Credit Card Truth-in-Lending Disclosure Table

Fixed Annual Percentage Rate (APR)	Grace Period for Repayment of the Balance for Purchases and Cash Advances	Method of Computing the Balance for Purchases and Cash Advances	Annual Fee
PLATINUM 8.99% CLASSIC 13.90% PENALTY 18.00%	Purchases: Not less than 25 days Cash Advances: None	Average Daily Balance (including new transactions)	PLATINUM: None CLASSIC: None PLATINUM WITH CURewards OPTION: \$29
Minimum Finance Charge	Cash Advance Fee	Late Payment Fee	Over the Limit Fee
None	None	\$20	\$20
Returned Payment Fee	Research and/or Copying Fee	Stop Payment Fee	Card Recovery Fee
\$30	\$25 per hour	\$30	\$75

Note: This information is accurate as of the printing date and is subject to change. For changes since printing, call us at 800.336.6309 (toll free) or 864.235.6309 (Greenville, SC area) during normal business hours, or write us at: GFCU, 1501 Wade Hampton Blvd., Greenville, SC 29609. Online: www.greenvillefcu.com

AGREEMENT AND DISCLOSURE

This is your VISA® Agreement and disclosure statement with Greenville Federal Credit Union. Please read it carefully and keep it with your other important records. This Agreement supersedes all prior Agreements and disclosures relating to your VISA® Card account. You do not have to sign this agreement. Your agreement to all these provisions (as amended from time to time and including the Card issued by us) is shown by your application for the Card, your acceptance of the Card, or your use of the Card, whichever occurs first.

DEFINITIONS: “GFCU,” “Credit Union,” “we,” “us,” and “our” mean Greenville Federal Credit Union. “You,” “your,” and “yours” mean any Cardholder, anyone Cardholder permits to use the Card, and any authorized user for whom an additional card is issued (to the extent of their purchases and cash advances) as well as anyone any authorized user permits to use the Card. “Cardholder” means any applicant or co-applicant (borrower or co-borrower) to whom the VISA® account is issued. “Card” means any device we issue providing you access to your VISA® account and any duplicates, renewals, or substitutions issued. “Convenience Check” means one or more checks we may send to you to access your VISA® account.

PLEDGE OF SHARES: BY SIGNING AN APPLICATION OR ACCEPTANCE OF OR AUTHORIZED USE OF ANY CARD, YOU GRANT AND PLEDGE A CONSENSUAL LIEN TO US ON ALL SHARES TO SECURE PAYMENT OF YOUR OBLIGATIONS ON THIS ACCOUNT. IN ADDITION, YOU ACKNOWLEDGE OUR STATUTORY LIEN RIGHTS UNDER THE FEDERAL CREDIT UNION ACT; YOU AGREE THAT SUCH A LIEN IS IMPRESSED AS OF THE DATE THAT THIS ACCOUNT IS OPENED; AND YOU AGREE THAT WE CAN APPLY THE SHARES PLEDGED AT THE TIME OF ANY DEFAULT ON THIS ACCOUNT WITHOUT FURTHER NOTICE. “Shares” for the purpose of your pledge to secure your obligations to us means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial accounts—whether jointly or individually held and regardless of contributions—that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust or fiduciary account in which you do not have a vested ownership interest.

SECURITY AGREEMENT: Non-Purchase-Money Security Interests – Payments on your Account are secured by any security interest in any property securing your other obligations to us, whether existing now or in the future, except your household goods and your primary residence. You hereby grant credit union security interest in all property purchased/acquired by you or any authorized user pursuant to the use of this account, including a purchase-money security interest in any household goods purchased/acquired with an extension of credit upon this account. These Purchase-Money Security Interests shall secure faithful performance of all obligations arising under this Agreement; and the credit union shall have all of the rights of a secured party in accordance with Article Nine of the Uniform Commercial Code and/or other applicable law.

USING YOUR CARD: You must sign the Card in order to use it. You can purchase or lease goods and services (“Purchases”) from any merchant who honors your Card up to your available credit limit by presenting your Card and signing a sales slip or writing a Convenience Check for the amount of the purchase. You may also use the Card to obtain cash loans (“Cash Advances”) up to your available credit limit from financial institutions that accept VISA® Credit Cards, and by use of preprinted Convenience Checks we

may issue you. You agree not to present your Card, obtain a Cash Advance, or write a Convenience Check for any extension of credit in excess of your available credit limit (the difference between your outstanding balance and your credit limit). Certain purchases and cash advances require authorization prior to completion of the transaction. In some cases, you may be asked to provide identification. If our system is not working, we may not be able to authorize a transaction, even though you have sufficient credit available. Also, for security reasons, we may block the use of your card in certain countries or geographic areas. We will have no liability to you or others if any of these events occur.

ATM ACCESS: If you have received a personal identification number (PIN), you may use your Card and PIN to obtain Cash Advances at any Automatic Teller Machine (“ATM”) that accepts your Card. Your PIN is confidential and should not be disclosed to anyone. You agree not to write your PIN on your Card nor to keep your Card and PIN together nor to provide your PIN to anyone who is not an authorized user. Except as otherwise provided in this agreement, advances through ATM access shall be treated as Cash Advances under this Agreement. Advances at authorized ATMs are limited to a total of \$310.00 during any 24-hour period. The total of all cash advances on your Visa Account and any withdrawals from your other accounts through an ATM in any 24-hour period may be combined for the purpose of this limitation. Although we do not charge a fee for this service, others may. Owners of ATMs that we do not own may charge fees in addition to any fees disclosed in this Agreement. Such a fee is not charged by the credit union; however, any such fee will be added to your account. The party charging the fee is required to provide appropriate disclosures to you.

MAXIMUM CREDIT LIMIT: Your maximum credit limit appears on your periodic statement. At our discretion, we may increase or decrease your maximum credit limit at any time and provide separate credit limits for Purchases and Cash Advances. We will notify you of any change. Your continued use of the Card will show your acceptance of the change. If you object to an increase in your credit limit, you will notify us in writing. Upon our receipt of such notice, your credit limit will be reduced to its prior limit and you will be responsible for paying any amounts by which you have exceeded the reduced limit.

You agree to pay any amount you owe that exceeds your maximum credit limit on demand. We are not obligated to extend you credit for any amount that would cause your outstanding balance to exceed your credit limit or for any amount if your balance already exceeds your credit limit. We may, at our sole option, choose to honor a transaction that causes your balance to exceed the credit limit. Any credit balance will be excluded when calculating your maximum credit limit.

MONTHLY STATEMENTS: We will send you a monthly billing statement whenever there is activity on your account. Your monthly statement will

show an itemization of current charges (Purchases and Cash Advances) and Convenience Check transactions on your account, your new balance, any finance charges, the minimum payment due, and the payment due date. Additionally, it will show your credit limit, payments and credits, a summary of your Purchases and Cash Advances, the merchant, electronic terminal or financial institution at which transactions were made, and other relevant information. Sales, Cash Advance, credit or other transaction slips will not be enclosed with any statement. You should retain a copy of such receipts furnished at the point of transaction in order to verify your monthly statement. **E-Statements:** If provided electronically, statements will be (1) e-mailed to you as an attachment; or (2) you will be sent a notice via e-mail that will direct you to a site we maintain or cause to be maintained where you may access, review, print and otherwise copy/download your periodic statements using procedures that we authorize. E-mails from us will be sent to the e-mail address provided by any owner.

PAYMENTS: You shall be jointly and severally liable and agree to pay us for all charges (purchases, cash advances, finance charges, and other charges added to your Account under the terms of this or any other agreements with us) extended to you or anyone else using a Card issued for your account, unless the use of such Card is by a person other than you who does not have actual, implied or apparent authority for such use and from which you receive no benefit. Authority includes, but is not limited to, any authorized user permitting another person to use any Card. Further, all users are obligated to us for all charges they make, authorize, or permit.

We can accept late or partial payments, as well as payments that are marked with “paid in full” or other restrictive endorsements, without losing any of our rights under this Agreement, including our right to collect the full balance of your account. If you pay more than the Minimum Payment due, we will allocate the excess amount to your account balance at our discretion, unless you tell us otherwise. You must pay us in U.S. dollars drawn on funds on deposit in the United States. If you make payment with other currencies or from an institution domiciled outside the United States, your payment will not be credited until the funds have been collected by us in U.S. dollars. The credit union will determine the method of applying payments and credits to your account.

You will make payments by mail directed to the following address: Greenville Federal Credit Union, 1501 Wade Hampton Boulevard, Greenville, SC 29609. You may make payments in person at a branch of the credit union or as directed on your periodic statement.

You authorize us to honor any Purchase or Cash Advance you make by telephone or mail on this account. You agree that a signature is not necessary as identification in such cases. We reserve the right to refuse to honor any request for credit, to reduce your credit limit or to terminate your account at any time at our sole discretion, based on changes in the economy, our financial condition, your creditworthiness or for other reasons

not prohibited by law. To protect you and us, the credit union, in its sole discretion, may place a temporary freeze on all or part of the credit available to you for new purchases or cash advances under this agreement any time we receive a large payment (\$500.00 or more), by a method other than cash, certified funds or electronic transfer. In such cases, we may freeze your credit line until payment is actually collected by us.

MINIMUM PAYMENT DUE: You can pay off your Card in full each month or pay in monthly installments. If you do not pay your balance in full, you agree to pay at least the minimum billed payment of 2% of the New Balance (rounded up to the next whole dollar) or \$10, whichever is greater. If the New Balance shown on your periodic statement is \$10 or less, you agree to pay the New Balance in full. Unless we take other action as a result of your default under this Agreement, the minimum payment due will also include any amount that is past due and any amount by which your new balance exceeds your credit limit. Payments and credits will be applied first to billed but unpaid finance charges, late and similar charges, and then to Cash Advances and Purchases. You must pay at least the minimum payment due by the due date each month, but may pay more than that without penalty. The quicker you pay your New Balance, the less you pay us in finance charges. The “Payment Due Date” will be shown on your periodic statement.

AUTOMATED PAYMENT OPTION: By enrolling in an automated payment option when available, all prearranged payments due will automatically be deducted from your designated account on your payment due date. If your account does not contain sufficient funds, no automated deduction will be made, and you will owe all the minimum payments due, you will be charged a returned payment fee; and you will be responsible for making all minimum payments due by some other means.

RETURNS AND ADJUSTMENTS: Merchants and others honoring your Card may give credit for returns or adjustments, and can do so by sending us a credit slip, which will be posted to your account. If your credits and payments exceed what you owe us, the amount will be applied against future Purchases and Cash Advances. If the credit balance amount is \$1 or more, it will be refunded upon your written request or automatically after six months.

ADDITIONAL CHARGES FOR TRANSACTIONS IN A FOREIGN CURRENCY AND CROSS-BORDER TRANSACTIONS. CURRENCY CONVERSION FEE: If you effect or authorize a transaction with your access device in a currency other than U.S. Dollars, VISA will convert the charge into a U.S. Dollar amount. The VISA currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate selected by VISA, as applicable. The exchange rate VISA uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of the purchase or the date the transaction was posted to your account. A Currency Conversion Fee of up to 1% will be applied to transactions that are converted from foreign currencies to U.S. dollars.

CROSS-BORDER TRANSACTION FEE: In addition, VISA charges us a Cross-Border Assessment up to 1% on each transaction on all cross-border transactions regardless of whether there is a currency conversion. For purposes of this Section, “cross-border transaction” shall include both (a) transactions initiated in a foreign country which are subsequently settled in the United States, and (b) transactions initiated in the United States but which are ultimately settled in a country outside of the United States. VISA’s processing rules are incorporated herein as amended from time to time. The Credit Union will assess these fees to you to reimburse it for the fee it is required to pay for each of your transactions subject to these terms. The fee(s) will be shown separately on your periodic billing statement(s).

FINANCE CHARGES ON ACCOUNT BALANCE: You agree to pay all FINANCE CHARGES on your account. Purchases—1) No **FINANCE CHARGE** is imposed on your account when payment for the entire “New Balance” shown on your most recent monthly statement is received on or before the “Payment Due Date” shown on that statement (which will not be less than 25 days from the “Statement Closing Date”). 2) In all other cases, the average daily balance of Purchases is subject to a **FINANCE CHARGE**. Cash Advances—A **FINANCE CHARGE** is imposed beginning on the date you obtain a Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. **Billing Cycle—FINANCE CHARGES** are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR by applying the monthly periodic rate to the average daily balance of credit Purchases and Cash Advances, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding the previous balance of credit Purchases and Cash Advances, and new credit Purchases posted to your account and any new Cash Advances as of the transaction date or the first day of the billing cycle in which it is posted (whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding unpaid **FINANCE CHARGES**.

VISA PURCHASES AND CASH ADVANCES	ANNUAL PERCENTAGE RATE	MONTHLY PERCENTAGE RATE	DAILY PERCENTAGE RATE
Platinum	8.99%	0.74917%	0.02463%
Classic	13.90%	1.15833%	0.03534%
Penalty	18.00%	1.50000%	0.04932%

The credit union, in its sole discretion, may change the Monthly Periodic Rate and ANNUAL PERCENTAGE RATE from time to time. Any change in the **FINANCE CHARGE** shall apply both to the outstanding balance and any new Purchase and Cash Advances. If the current effective rates are different, they are disclosed on an enclosed/attached insert.

PROMOTIONAL FINANCE CHARGE: From time to time, and in our sole discretion, we may offer a special rate applicable to certain transactions. Applicable terms and conditions will be disclosed at the time any such promotion is offered, and are incorporated into this Agreement by reference. The promotional rate will apply only to the transactions and for the period of time set forth in any such offer from us. Existing balances and new purchases or advances not expressly subject to any such promotion will remain governed by the terms and conditions of this Agreement. In addition, the terms and conditions of this Agreement will govern your obligations regarding any unpaid balance or transactions that are made subject to any such promotional offer that are not fully paid within the time period set forth in such promotional offer.

ADDITIONAL BENEFITS/CARD ENHANCEMENTS: We may from time to time offer additional services to your Account, such as Travel and Accident Insurance, Purchase Points Rewards or rebates. You understand that we are not obligated to continue or offer such services and may withdraw or change them at any time. If these benefits are withdrawn prior to any accrued use by you, the credit union will have no obligation to provide the benefit or enhancement, or any other compensation or consideration.

BALANCE TRANSFER SERVICES: We may from time to time offer you an opportunity to use your Card account to pay off your credit account balances at other lenders. You understand and agree that we are not obligated to continue or offer such service and may withdraw or change such service at any time.

TRAVEL/MERCHANDISE REWARDS OPTION: Participation in the credit union’s CURewards travel/merchandise purchase points program is optional. An annual fee will be assessed for all participants who chose to participate in the program as previously disclosed. You understand and agree that we are not obligated to continue or offer such service and that we reserve the right to change the program and/or the third-party program servicer with or without conversion of points privileges, points accruals, redemption periods, etc. If these benefits are withdrawn prior to any accrued use by you, the credit union will have no obligation to provide the benefit or enhancement, or any other compensation or consideration.

MERCHANT DISPUTES: We are not responsible for the refusal of any merchant or financial institution to honor your Card except as set forth in the Special Rules for Credit Card Purchases at the end of this Agreement.

SKIP PAYMENT OPTION: At our option, we may offer you the opportunity to not make (“skip”) a minimum payment during certain designated billing cycles (“skip payment period”). When you do not make your minimum payments as provided in this Agreement, even during such designated skip payment billing cycles, you understand that we will continue to apply finance charges to your account. Beginning with the billing cycle following an allowed skip payment period, all other provisions of this Agreement will apply.

We have no obligation to accept your request for any skip payment period, and you authorize us to investigate your creditworthiness, including obtaining consumer credit reports. We may charge you a processing fee for each skip payment period that we may offer to cover our costs of investigating your qualifications for this extension, including, but not limited to, the costs associated with researching your creditworthiness.

OVER LIMIT FEE: We may charge you a fee, as previously disclosed, for each billing period in which your New Balance exceeds your assigned credit limit. The fee will be added to your account balance or collected from you on demand.

LATE PAYMENT FEE: We may charge you a fee, as previously disclosed, for each billing period in which your minimum payment is not received within ten (10) days of your payment due date. The fee will be added to your account balance or collected from you on demand.

RETURNED PAYMENT FEE: We may charge you a fee, as previously disclosed, for each payment instrument (such as a check, electronic transfer, etc.) credited to your account and returned unpaid or that we cannot process/collect for any reason. The fee will be added to your account balance or collected from you on demand.

RESEARCH AND COPY FEE: We may charge you an hourly fee or per-copy fee, as previously disclosed in this Agreement or our member fee schedule, for researching and/or copying information we previously attempted to provide to you.

CARD REPLACEMENT FEE: \$5.

CARD RECOVERY FEE: We may charge you a fee, as previously disclosed, if you continue to use this account after we mail you notice of termination of this Agreement. The fee will be added to your account balance or collected from you on demand.

PAYMENT PROTECTION OPTIONS: Credit life and/or credit disability insurance options are available to you and are not a requirement for obtaining credit from the credit union. To apply, contact us and request a credit insurance application. If your insurance application is approved, the premium charges will be added to your account balance each month. You may terminate the credit insurance by notifying us in writing.

CONVENIENCE CHECKS: The credit union may, in its sole discretion, provide you with Convenience Checks from time to time, but has no obligation to do so. You can use Convenience Checks to purchase goods and services or to obtain cash up to the amount of your available credit limit, unless that amount will cause you to exceed your credit limit. We will treat Convenience Checks as Purchases and will charge them against your credit limit.

We may decline to honor a Convenience Check if you are over your credit limit, you are in default, your account privileges have been canceled, or your