

VISA® PLATINUM DISCLOSURE

In this Agreement the words "you" and "your" mean each and all of those who agree to be bound by this Agreement; "Card" means a VISA® credit card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means your VISA® credit card line of credit account with the Credit Union, and "Credit Union" means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement.

1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus "other charges") that you will have outstanding on your Account at anytime. Each payment you make to your Account will restore your credit limit by the amount of the payment, unless you are over your credit limit. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

2. Using the VISA® Card. You may use your Card to make purchases from merchants and others who accept VISA® Cards. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept VISA® Cards, and from some automated teller machines (ATMs), such as the VISA® ATM Network, that accept VISA® Cards. (Not all ATMs accept VISA® Cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your card. You agree not to make or permit to be made any illegal transactions on your Account through the use of a Card, a Check or in any other manner. We may deny authorization for any Internet gambling transactions.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You agree not to authorize anyone to use your Account without the prior written consent of the Credit Union. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a Joint Account, Section 23 also applies to your Account.

4. Default. You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent or are unable to pay your obligations when they become due. You will be in default if you are in default on any other loan/debt that you have with this Credit Union. You will be in default if you make any false or misleading statements in any credit application or credit update.

You will also be in default if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe. When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid, and your shares and deposits pledged as security for your Account may be applied towards what you owe.

5. Zero Liability for Unauthorized Use-Lost/Stolen Card Notification. You must notify us immediately, orally, or in writing at Attn: Customer Service PO Box 31112, Tampa FL, 33631-3112 or telephone (866) 606-2519 twenty-four (24) hours a day, seven (7) days, of the loss, theft, or unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use. You will have no liability for unauthorized purchases made with your credit card or in U.S. ATM transactions sent over the Visa and Plus networks.

VISA's Zero Liability policy virtually eliminates consumer liability in cases of card fraud for all VISA card transactions or ATM transactions processed through the Visa network. VISA's Zero Liability policy applies to U.S. issued cards only. It does not apply to commercial cards or to PIN transactions not processed by VISA.

6. Purchase Money Security Interest. To secure your account, you grant us a purchase money security interest under the Uniform Commercial Code in any goods you purchase through the account. If you default, we will have the right to recover any of these goods which have not been paid for throughout our application of your payments in the manner described below in the **FINANCE CHARGES** paragraph. To secure Card account, Cardholder grants the Credit Union a security interest in any of the Cardholder's property, except for a home, currently or hereafter held by the Credit Union, and in addition, Cardholder pledges to the Credit Union a lien upon and a security interest in all of Cardholder's shares in the Credit Union, whether now owned or hereafter acquired.

7. Annual Percentage Rates (APRs) and Interest Charges.

(a) Variable Rate Feature. Your Account is subject to a Variable Rate of Interest. Your **ANNUAL PERCENTAGE RATE (APR)** may increase (or decrease) on scheduled change dates if our index, the highest U.S. Prime Rate of Interest reported in the *Wall Street Journal* increases (or decreases). In the beginning of each calendar month, we will calculate a new index rate. The new index rate is then added to the margin (see below) to calculate the **ANNUAL PERCENTAGE RATE**. The maximum **ANNUAL PERCENTAGE RATE** will be **18.00%**. We will not accumulate unused index rate increases and decreases. The rate, when changed, affects your entire outstanding balance and is effective for the first full statement cycle following the first day of each calendar month. Changes in the **ANNUAL PERCENTAGE RATE** will result in more (or fewer) payments or the amount of your minimum payment applied to interest will increase or decrease. We may change the index with proper notice to you.

Your account is assigned APRs for purchases, balance transfers, and cash advances. These APRs are used to calculate your interest charges. See the Account Opening Disclosure for Terms for the APRs that apply to your account transactions.

(b) Index - Variable APR. Unless noted otherwise, your APR will vary based on the U.S. Prime Rate published in the *Wall Street Journal*. This means your APR will increase if the U.S. Prime Rate increases and decrease if the U.S. Prime Rate decreases. An increase or decrease in the APR will increase or decrease the monthly payments and total amount of interest you pay. Therefore, the amount of your minimum payment applied to interest will increase or decrease.

Your APR for purchases, cash advances and balance transfers, is your "Standard APR." Your Standard APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first business day of the month.

(c) Margin. A margin of _____% is added to the Index to calculate the **ANNUAL PERCENTAGE RATE**.

8. Finance Charges. You agree to pay the **FINANCE CHARGE** on your account. A **FINANCE CHARGE** computed on a monthly periodic rate ("MPR") will begin to accrue for new Purchases, if you do not pay the New Balance in full within 25 days after the billing date of the statement on which the new Purchases first appear. A **FINANCE CHARGE** computed on a monthly periodic rate will begin to accrue on the transaction date of Cash Advance(s), Balance Transfer(s) or Purchases (except as provided above), or the first day of the billing cycle, whichever is later, and will continue to be imposed until you have paid any outstanding balance in full. The Credit Union calculates the **FINANCE CHARGE** as follows:

- Each advance or purchase is a variable rate of interest loan in that the monthly periodic rate and the **ANNUAL PERCENTAGE RATE** will vary while you maintain an outstanding balance on your account. The **ANNUAL PERCENTAGE RATE** for purchases, cash advances and balance transfers is from **9.45% to 18.00%** and the monthly periodic rate is from **0.7875% to 1.5%**, depending on the Index. Your **ANNUAL PERCENTAGE RATE** and corresponding Monthly Periodic Rate are _____ 8.50 % and _____ 0.7083 % respectively.

New purchases posted to your account in any billing cycle will not incur a finance charge during that cycle if you had a zero or credit balance at the beginning of that billing cycle or you paid the entire new balance on the previous billing cycle statement by the payment due date for that statement. Otherwise, a finance charge will accrue from the date of any posting of new purchases. You may avoid an additional finance charge on purchases by paying the entire new balance off on the billing statement by the payment due date for that cycle period. A finance charge begins to accrue on cash advances from the date you receive the cash advance or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later.

Finance charges for purchases are calculated differently than for cash advances. For purchases; the finance charge is computed by applying the monthly periodic rate to the average daily balance of purchases. To get the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases, and subtract all payments and/or credits received during that period. The result is the daily balance of purchases. We then add all the daily balances of purchases for the billing cycle and divide the total by the number of days in that billing cycle. That final figure is the average daily balance of purchases.

For cash advances and balance transfers, the finance charge is computed by applying the monthly periodic rate to the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in new cash advances, and subtract any payments and/or credits that we apply to the cash advance balance. This gives us the daily balance of cash advances.

Then, we add all the daily balances of cash advances for the billing cycle together and divide the total by the number of days in the billing cycle. This is then the average daily balance of cash advances.

To get the total average daily balance on your Account, we take the beginning balance of your Account each day, add any new Purchases and Cash Advances, unpaid **FINANCE CHARGE**, current late payment fees, and other fees, and subtract any payments or credits. This is your daily balance. Then we add up all the daily balances for the billing cycle and divide that total by the number of days in the billing cycle. This gives you the average daily balance. This determines the balance subject to the **FINANCE CHARGE**.

- **Purchases.** You can avoid a **FINANCE CHARGE** on purchases by paying the full amount of the entire balance owed each month by the due date on your statement. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to your account, will be subject to **FINANCE CHARGE**.
- **Cash advances** are always subject to **FINANCE CHARGE** from the date they are posted to your account. The **FINANCE CHARGE** (interest on purchases) is calculated at the monthly periodic rate ("MPR") determined from the **ANNUAL PERCENTAGE RATE** on the average daily principal balance.
- **Balance Transfers.** Balance Transfers are subject to a **FINANCE CHARGE** from the date the transfer is posted to your account.

9. Payments. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra payments or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance).

Your Minimum Payment will be the largest of: a) \$25 (or total amount you owe if less than \$25); or b) the sum of 2% of the New Balance, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. If your balance is less than \$25.00, then the entire balance will be your payment. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit. Your payments may include any past due payments, over limit amounts, all applicable fees and costs and the current minimum amount due.

10. Late Fee & Warning. Your payment must be received by the due date to be considered on time. The late fee amount that will be charged on payments received after the due date must also be disclosed. The late fee may be up to \$25 which will be added to your account if we do not receive at least the minimum payment due by the due date specified on your monthly statement. The late payment fee cannot be greater than the Minimum Payment due for the billing period for which your payment was late. We add any late fee to the balance due on your Account. There is no grace period after the due date. The credit union may not treat any payment as late (i.e., we may not charge a late payment fee) unless your periodic statement is mailed or delivered at least 21 days before the payment due date.

11. Other Charges. You may be charged fees for collection of this account, including, but not limited to, reasonable attorney fees of twenty-five (25%) percent of the unpaid balance due charged to the Credit Union by an attorney who is not employed solely by this Credit Union, plus any collection costs, including Court costs, if required. Interest will continue to accrue during the course of collection, until paid in full, with all interest, fees and costs assessed. **Annual Fees:** There is no annual fee. **Cash Advance Fee:** There is no cash advance fees. **Balance Transfer Fee:** There is no transfer fee. **Lost Credit Card(s):** There may be a \$10 charge for each replacement card that is issued to you for any reason. **Returned Check Fee(s):** If you make a payment on this account by check, share draft or other method of payment that is returned for non-payment or insufficient funds, your account may be assessed a fee of up to \$25.00 for the returned item, or a fee up to the minimum payment due, whichever is less, in addition to any other collection fees or charges that may be assessed to your account, including reasonable attorney fees. **Rush Fee:** If you request a card rushed to you, you may be assessed a \$25.00 fee. **Replacement Statement Fee:** You will receive monthly statements for each billing cycle that there is activity on your account. If you lose your statement and request an additional copy, a fee of \$2.00 may be assessed to your account for each copy or cycle period requested. **Merchant Sales Draft/Document Copy Fee:** If you request a copy of a merchant's sales draft or receipt, you may be assessed a fee of \$10.00 for each document requested. **ATM Withdrawal Fee:** There is no ATM fee.

12. Changing Terms of Your Account - Rules Regarding Rates, Fees, and Limits. The Credit Union may change the terms of this Agreement from time to time by sending Notice of any significant negative change to you no less than 45 days before we increase your interest rate; change certain fees (such as annual fees, cash advance fees, and late fees) that apply to your account; or make other significant changes to the terms of your card.

The Credit Union does **not** have to send you a 45-day advance notice if:

- An increased APR, that will apply after a disclosed period of time, was disclosed at account opening;
- An increase in a variable APR as a result of the operation of an index;
- An increase in an APR due to the completion of a workout arrangement or failure to comply with a workout arrangement; or
- A minimum payment is more than 60 days late, and the credit union provides a 45-day advance notice of the increased APR.

Increased rates apply only to new charges. If the credit union does raise your interest rate after the first year, the new rate will apply only to new charges you make, unless your minimum payment is 60 or more days late. If you have a balance, your old interest rate will apply to that balance, unless your minimum payment is 60 or more days late.

OPT-OUT. If this credit union is going to make changes to the terms of your card, we will give you the option to cancel the card before certain fee increases take effect. If you take that option, however, your credit card will be closed.

13. New Accounts. Your credit card interest rate will not increase for the first 12 months after you open an account. After that, you will be sent a notice of rate increases at least 45 days before the change.

14. Protections for Underage Consumers. If you are under 21, you will need a cosigner, in order to open a credit card account. If you are under age 21 and have a card with a cosigner and want an increase in the credit limit, your cosigner must agree in writing to the increase.

15. The CARD Act applies to this VISA Credit Card Agreement. The Card Act provides restrictions on changes to your interest rate and changes to the account terms. The CARD Act does not place a limit on interest rates and fees.

16. Terminating Your Account. Either you or the Credit Union may terminate this agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for all transactions made to your Account after termination, unless the transactions were unauthorized. The Card or Cards you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether you or the Credit Union terminate it. If this is a joint Account, Section 22 of this Agreement also applies to termination of the Account.

17. Credit Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You also authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

18. Returns and Adjustments. Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip that will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, 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.

19. Additional Benefits/Card Enhancements. The Credit Union may from time to time offer additional services to your Account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

20. Currency Conversion Fee and Foreign Transaction Fee. If you effect a transaction with your VISA® Card in a currency other than U.S. Dollars, VISA® will convert the funds into U.S. Dollars and charge your account in U.S. Dollars. VISA® will use its currency conversion procedure, which is disclosed to institutions that issue VISA® cards.

The conversion rate used by VISA® to determine the transaction amount in U.S. Dollars for such foreign transactions is a rate set by Visa from the range of rates available in wholesale currency markets for the applicable Transaction, which rate may vary from the rate Visa itself receives; or the rate mandated by a government or a governing body in the country in which the Transaction occurred.

The applicable rate is the rate when the transaction occurs. The currency conversion rate used by VISA® Incorporated may vary from the rate VISA® itself receives and, may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

If there is no currency conversion but the transaction was completed by a financial institution located in a foreign country (what VISA® labels a "single-currency transaction") the International Service Assessment (ISA) is 2% of the transaction; including cash advances, purchases and credits to your account.

A "multi-currency" conversion is a "currency conversion" **and** an assessment of an International Service Assessment (ISA) fee.

If there is a "multi-currency" conversion, the ISA will continue to be 2% of the transaction. An international transaction is a transaction where the issuer's country (i.e., the card-issuing financial institution's country) is different than the merchant's country. Thus, for example, a transaction over the Internet could qualify as an international transaction. These fees will be charged to your VISA® account for each foreign transaction.

A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, Puerto Rico, and the U.S. Virgin Islands or U.S. Military bases, regardless of whether you are physically located inside or outside of the United States or initiate the transaction inside or outside the United States. The currency conversion rate used for a particular transaction will be the rate for the applicable currency on the date the transaction occurs. Each "transaction" completed can cause an additional foreign transaction fee to be incurred and billed to your VISA® card. Some purchases, such as online purchases from foreign merchants located in foreign currency, will incur foreign transaction fees. Even if your transaction is executed in U.S. Dollars, it may incur a foreign transaction fee if it is routed through a foreign financial institution.

Your "Foreign Transaction" fee is 2% of the transaction amount. Your Currency Conversion fee is an **additional** 2% of the transaction for the "Currency Conversion".

21. Merchant Disputes. The credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider (unless a local law states that you do not have to make such an attempt), and (b) your purchase cost more than \$50 and was made in your home state or within 100 miles of your home. These limits do not apply if we own or operate the merchant or, if we mailed you the advertisement for the services or product purchased.

22. Minimum Payment Warning. If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

23. Joint Accounts. If this is a joint Account, each person on the Account must sign the Agreement. Each of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the Account and the termination will be effective as to all of you.

24. Effect of Agreement. This Agreement is the contract that applies to all transactions on your Account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

25. No Waiver. The Credit Union can delay enforcing any of its rights any number of times without losing them.

26. Statements and Other Notices. Statements will be sent to you no less than 21 days before a payment is due. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all authorized users of this account. You promise to inform us if you change your mailing address and we may rely upon the last address that you provided to us for purposes of sending notices to you concerning this account.

27. Governing Law. This Agreement is governed solely by the laws of the State of Ohio and all extensions of credit and finance charges, including other charges assessed, are governed by the laws of the State of Ohio and federal law, as applicable.

28. Copy Received. You acknowledge that you have received a copy of this Agreement.

29. Cross Collateralization. You hereby grant a security interest to the Credit Union in all assets and collateral separately pledged to this Credit Union as collateral for any loan you may now or may have in the future with this Credit Union. It is the intention of this grant to provide for cross-collateralization to further secure the payment of this VISA® Card and all other indebtedness to the Credit Union now owed or hereafter owed by you pursuant to this Agreement. **Remedies:** When you are in default, Credit Union has the right to take possession of the Collateral (**including property that you have pledged as security for any other loan with this Credit Union**) wherever found, without advance notice to you, or court process if the taking can be made in accordance with applicable law. In the event of such a taking of possession, you and Credit Union have the rights and duties concerning the Collateral, and otherwise, as provided by law or this Agreement. You promise to assemble the Collateral and deliver it to Credit Union at a reasonable and convenient time and place. After taking possession of the Collateral, the Credit Union can sell it and apply the net proceeds to any amount you owe it. Unless the Collateral is perishable or threatens to decline speedily in value or is of a type customarily sold on a recognized market, Credit Union will give you "reasonable notice" of the time and place of any public sale or of the time after which any private sale or other intended disposition of the Collateral will be made. Expenses of retaking, holding, preparing for sale, selling and the like, if paid by Credit Union, are secured by the Collateral according to the terms of this Agreement and include, to the extent permitted by law, reasonable attorney fees and expenses.

30. Pledge of Shares & Savings/Statutory Lien Notice. If you are in default on a financial obligation to Fremont Federal Credit Union, State and/or Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) now or in the future, at the time of default to satisfy the obligation. When you default we may exercise the right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the Credit Union.

Security Interest in Share Deposits. As a condition of us granting you credit under this agreement, you hereby grant us a security interest and lien in all present and future shares and deposits and in all Cardholder's shares in this Credit Union, whether now owned or hereafter acquired, except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default under this agreement you agree that we may apply any or all of your shares and deposits to pay amounts due, or to pay the entire balance due on the account under this agreement.

Applicant Initials

Co-Applicant Initials

31. Signatures. By signing in the Signature area of the application form that was attached to this agreement when you received it, you agree to the terms of this Agreement.

32. Business Days. Our business days are Monday – Friday, excluding holidays. All transactions initiated after 5:00 pm are considered the next business day's transactions.

33. Unlawful Internet Gambling Notice. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

YOUR BILLING RIGHTS - Keep This Notice For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address listed on your statement.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at the address listed on your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Account Opening Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.50% This APR* will vary with the market based on the Prime Rate.
APR for Balance Transfers	8.50% This APR* will vary with the market based on the Prime Rate.
APR for Cash Advances	8.50% This APR* will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction 2% of each multiple currency transaction in U.S. dollars. 2% of each single currency transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment May be up to \$25.00, if you are 5 or more days late. • Returned Check Fee May be up to \$25.00, if your payment is returned for any reason. • Over limit Fee None

How we will calculate your balance: We use the method called "average daily balance (including new purchases)."

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

Index: The Variable Rate Index is the highest Prime Rate of Interest reported in the Wall Street Journal.

Other Disclosures

Late Payment:	\$25 or the amount of the required minimum payment, whichever is less, if you are late in making your payment by the payment due date disclosed on your billing statement.
Returned Check Fee:	\$25 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee:	\$15
Rush Fee:	\$50
Statement Fee:	\$2
Document Copy Fee:	\$10

***Variable Rate:** The Annual Percentage Rate (APR) will vary based on changes in the Index which is the Prime Rate as published in the Wall Street Journal 30 days immediately preceding the billing cycle. The Credit Union may adjust the rate once each month effective the first day of the billing cycle. A change in the APR will become effective the following month. As of July 27, 2023, the Prime Rate was 8.50%. Your margin is: _____%.

Collection & Legal Fees: You may be charged fees for collection of this account, including, but not limited to, reasonable court costs and actual attorney fees charged to the Credit Union by an attorney who is not employed solely by this Credit Union.

Rates, fees, and terms may change: Subject to the applicable restrictions, we may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.