

an authorized user on your Account because you are allowing that person to use the Account as you can. If you wish to remove that person's ability to use your Account or Card, you must notify us in writing. This notice will not be effective until we receive and have had a reasonable opportunity to act on it.

#### OUR RIGHTS AND HOW THEY AFFECT YOU

**20. Delays in Enforcement.** We can delay enforcing or not enforce any of our rights under this Agreement without losing our right to enforce them in the future.

For example, we may accept late payments or payments that are marked "payment in full" or with other restrictive endorsements without losing any of our rights under this Agreement.

**21. Termination.** Subject to Applicable Law, we may terminate this Agreement or revoke your right to use your Account or Card, along with your right to make future Transactions, at any time and for any reason without notice to you. You or anyone you authorized to use the Card or Account may terminate your Account and use of your Card at any time by calling us at 1-800-442-4757, or writing to us at MasterCard P.O. Box 815909 Dallas, TX 75381-4810. Any request to terminate your Account will be effective after we have had a reasonable opportunity to act on such request. The termination of this Agreement, whether initiated by us or you, will not affect any of your or our rights and obligations under this Agreement. If this Agreement is terminated, you must still repay any amounts you owe us, even if we allow a Transaction to be completed with your Account or Card after this Agreement has been terminated. You agree to give to us or to destroy all of the Cards issued on your Account when we ask you to or when this Agreement is terminated. If someone attempts to use a Card after this Agreement is terminated, the Card may be retained. A Card also may be retained when you try to use it when certain other events occur.

**22. Default.** Subject to Applicable Law, your Account will be in default under this Agreement if any one of the following occurs: (a) you become generally unable to pay your debts, (b) you die or are declared legally incompetent, (c) you use a check or instrument for payment that is dishonored, (d) you fail to pay the Minimum Amount Due on or before your Payment Due Date, (e) any other creditor tries by legal process to take money of yours in our possession, (f) a petition is filed or other proceeding is commenced by or against you under the federal bankruptcy act or any other applicable federal or state insolvency laws, (g) you provide us with any false or misleading information, (h) you breach any of your other obligations under this Agreement, (i) you exceed your Account credit limit, (j) you are in default of any other credit agreement you have with us or any of our affiliates, or (k) we believe in good faith that you may not pay or perform your obligations under this Agreement. The payment of any fee charged by us will not cure the default that caused the fee.

**23. Our Additional Rights When You Are in Default.** If your Account is in default under this Agreement, we may, subject to Applicable Law, (a) require you to pay any portion of your outstanding Account balance immediately, (b) allow you to repay your Account subject to the terms and conditions of this Agreement, (c) immediately terminate your Account and cancel all Cards, (d) reduce your Account credit limit or otherwise limit your ability to make Transactions as discussed in this Agreement, (e) commence a legal proceeding against you to collect all amounts owed in connection with this Agreement, or (f) increase the APR for Purchases and Cash Advances. We also may charge you court costs and reasonable attorneys' fees that we actually incur, as permitted by Applicable Law, if your Account is sent for collection to an attorney who is not our salaried employee. We will not be obligated to honor any attempted use of your Card or your Account if your Account is in default, or we have decided to terminate your Account or limit your ability to make Transactions as discussed in this Agreement. Except as otherwise provided for in this Agreement, finance charges will continue to accrue at the APR in effect at the time of default until your total Account balance, including such accrued finance charges, is paid in full. You agree that, subject to Applicable Law, if your Account is in default under this Agreement, you will accept calls from us at your home and your place of business regarding collection of your Account. You understand and agree that the calls to your home may be automatically dialed and a recorded message may be played. You agree such calls will not be considered "unsolicited" calls or telemarketing calls for purposes of state or federal law.

**24. Reevaluation of Financial Condition and Credit History.** We may reevaluate your financial condition and investigate any information you provided on your Account application at any time. In the course of doing so, we may obtain a current credit report and ask you for additional information about your financial condition by completing a Personal Financial Statement or such other form that we request from time to time. You give us your permission to obtain any information about you that we believe would be beneficial to facilitate our determination of your eligibility for the Account and the Card, including credit reports from consumer reporting agencies. We may, as a result of any such re-evaluation, deem your Account to be in default.

**25. Telephone Monitoring and Recording.** You acknowledge that your telephone calls and other communications you provide to us may be monitored and recorded for training and quality control purposes. You agree that we may monitor, record, retain and reproduce your telephone calls and any other communications you provide to us, regardless of how transmitted to us, as evidence of your authorization to act

in connection with any Transaction, your Account or other service contemplated by this Agreement. We will not be liable for any losses or damages that are incurred as a result of these actions. We are not, however, under any obligation to monitor, record, retain or reproduce such items, unless required to do so by Applicable Law.

**26. Arbitration.** You and we each agree that any Claim will be arbitrated instead of litigated in court under the circumstances and procedures set forth below. Any Claim will be resolved upon the election of arbitration by you or us pursuant to this provision and the AAA Rules in effect at the time the Claim is filed. (If for any reason the AAA is unable or unwilling or ceases to serve as arbitration administrator, another nationally recognized arbitration organization utilizing similar rules and procedures will be substituted by us.)

With respect to Claims covered by this provision, a party who has asserted a Claim in a lawsuit in court may elect arbitration with respect to any Claim subsequently asserted in that lawsuit by any other party or parties. IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN PREARBITRATION DISCOVERY EXCEPT AS PROVIDED FOR IN THE AAA RULES. FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

The AAA Rules and forms of the AAA may be obtained by calling 1-800-778-7879 or by visiting the AAA's Web site at [www.adr.org](http://www.adr.org). All Claims must be filed at any AAA office. There will be no authority for any Claims to be arbitrated on a class action basis. Any arbitration hearing that you attend will take place in the federal judicial district in which you reside. At your written request, we will temporarily advance up to \$500 towards the filing, administrative and/or hearing fees for any Claim that you may file against us after you have paid an amount equivalent to the fee, if any, for filing such a Claim in state or federal court (whichever is less) in the judicial district in which you reside. At the conclusion of the arbitration, the arbitrator will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration. Unless inconsistent with Applicable Law, each party will bear the expense of that party's attorneys', experts' and witness fees, regardless of which party prevails in the arbitration. This provision is made pursuant to a transaction involving interstate commerce and will be governed by the FAA, 9 U. S. C. §§ 1 et seq., as amended. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations and will honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA and except that, if the amount in controversy exceeds \$100,000, any party can appeal the award to a three-arbitrator panel administered by the AAA, which will reconsider *de novo* any aspect of the initial award requested by the appealing party. The decision of the panel will be by majority vote. The costs of such an appeal will be borne by the appealing party regardless of the outcome of the appeal.

As solely used in this provision, the terms we and us will for all purposes mean FI Bank, all of its parents, wholly- or majority-owned subsidiaries, affiliates, predecessors, successors and assigns, and all of their independent contractors, agents, employees, directors and representatives. This provision will survive termination of your Account, as well as the repayment of all outstanding amounts incurred in connection with this Agreement. If any portion of this provision is deemed invalid or unenforceable under any law or statute consistent with the FAA, it will not invalidate the remaining portions of this arbitration provision or the Agreement. In the event of a conflict or inconsistency between the AAA Rules and this arbitration provision, this provision will govern.

**27. Changes to this Agreement.** Subject to Applicable Law, we can change this Agreement at any time, regardless of whether you have access to your Account, by adding, deleting or modifying any provision (including increasing any rate of finance charge, increasing or adding fees or charges (including annual fees), changing the method of computing balances subject to finance charge, changing your Account credit limit, changing the date upon which finance charges begin to accrue, changing the Minimum Amount Due or limiting the number or amount of Transactions on your Account). Any such changes will generally be effective immediately unless we are required by Applicable Law to provide you with advance written notice of the proposed changes. If this is the case, those changes will be effective immediately following the effective date stated in the notice. Subject to Applicable Law, any such changes will apply to your outstanding Account balance on the effective date of the change and to any future balances created after that date. If we give you the right to reject a change (whether because it is required by Applicable Law or otherwise), and you do not notify us by the date stated in a notice, or if you notify us but then use your Account after the date stated in the notice, you will be deemed to accept all changes in the notice and to accept and confirm all terms of your Agreement and all changes in prior notices we have sent you regardless of whether you have access to your Account. If you reject a change that

we make, we will close your Account. No change to any term of this Agreement will affect your obligation to pay all amounts you owe under this Agreement.

**28. Waiver of Rights.** Except as may be prohibited by Applicable Law, you agree to waive any right you may have for us to act promptly in bringing any action(s) against you (known as diligence); to demand payments of amounts due (known as presentment); to obtain an official certification of non-payment (known as protest); and to give notice that amounts due will not be paid (Known as notice of dishonor or notice of default and non-payment).

**29. Change of Address.** We will rely on the address we have for you in our records for any Account communications we send to you unless and until either you or the U.S. Postal Service notifies us of a change of address and we have had a reasonable opportunity to act on such notice. If your Account is a joint Account, each of you appoints the other as your agent to designate the address to which any and all Account communications, including the Account Statement, may be sent to you.

**30. Correspondence.** To the extent permitted by Applicable Law, any communication you send to us will not be effective until we receive it and have had a reasonable opportunity to act on it. Any communication we send to you will, however, be effective and deemed delivered when mailed to you at your address as it appears on our records.

**31. Assignment.** You may not sell, assign or transfer your Account or Card or any of your rights and obligations under this Agreement. We may, however, sell, assign or transfer your Account, or any balance due there under, and our rights and obligations under this Agreement to another entity without your consent and without prior notice. That entity will take our place in this Agreement.

**32. Severability.** If any provision of this Agreement is deemed to be void or unenforceable by a court of competent jurisdiction, or any governmental agency, that provision will continue to be enforceable to the extent permitted by that court or agency, and the remainder of that provision will no longer be considered as part of this Agreement. All other provisions of this Agreement will, however, remain in full force and effect.

**33. Governing Law.** This Agreement is entered into between you and us in the State of Kentucky, and your Account and this Agreement, and any claim, dispute or controversy arising from or relating to your Account or this Agreement, whether based in contract, tort, fraud or otherwise and regardless of the place where you live, is governed by, and construed in accordance with, the laws of the State of Kentucky, without regard to Kentucky's conflict of laws principles, and applicable federal laws and regulations. The legality, enforceability and interpretation of this Agreement and the amounts contracted for under this Agreement also are governed by Kentucky law and applicable provisions of federal law, and all amounts granted under this Agreement are extended from the State of Kentucky.

**34. Entire Agreement.** You acknowledge that this Agreement, as amended from time to time, and the documents accompanying your Card that apply to your Account, which are incorporated by reference into this Agreement, make up the entire agreement between you and us and supersedes and may not be contradicted by evidence of any prior or contemporaneous written or oral communications and understandings between you and us concerning the Account and the Card. Neither you nor we intend that anything in this Agreement should result in the assessment of fees or charges in excess of those permitted by Applicable Law. If any fee or charge assessed under this Agreement is finally determined to be in excess of that permitted by Applicable Law, the excess amount will be applied to reduce the outstanding balance in your Account or, if there is no outstanding balance, will be refunded to you. You agree that any documentation provided to you that indicates that a Transaction was made shall be admissible as evidence of such Transaction and shall be proof that such transaction or transfer was made.

**35. Questions.** If you have any questions about this Agreement or your Card, please contact us at 1-877-273-3488.

**36. Section Headings.** The Section headings used in this Agreement are only meant to organize this Agreement, and do not in any way limit or define your or our rights or obligations hereunder.

#### PROTECTING YOUR PRIVACY

At C-Plant Federal Credit Union, we understand how important it is that private customer information is kept confidential. We are committed to protecting and managing your information and would like to take this opportunity to describe how we gather, retain, and protect your information. You can also help us in safeguarding your accounts and your identity. Please see the section "Protect Your Accounts – Be An Informed Customer" for how to get more information.

#### Your Privacy Options

You have choices as to how we contact you for marketing purposes as well as how we use your credit and personal financial information among FI companies.

If you are comfortable with the methods in which we use your information currently, there is no need to indicate your preference. We recognize, however, that you may wish to limit the ways in which we use your information for marketing, and we offer

the following opt-out choices:

- You may request that we not call you.
- You may ask that we not send you information by mail.
- You may direct us not to contact you by email.

Federal law gives you the right to limit some but not all marketing from the FI companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the FI companies.

- You may limit the FI companies, such as the affiliates listed at the end of this document, from sharing and using your information to market their products or services to you based on your personal information that they receive from other FI companies. This information may include but is not limited to:
- Information provided by you on your applications to be used to determine your eligibility, such as your income;
- Information from consumer credit reports, such as your credit history;
- Information from sources used to verify information you provide us, such as outstanding loans or employment history and
- Any other information provided by you or at your direction.
- You may also tell us not to share your credit and personal financial information with other FI companies. We will not disclose information about you or your accounts outside our corporate group of companies without your express authorization other than as required or permitted by law. (CA and VT Residents: Accounts with mailing addresses in these states will be treated as though they had selected this choice.) Your opt-out choice will apply until you tell us to change your choice.

#### How To Change Your Privacy Options

- Write to us at C-Plant Federal Credit Union P.O. Box 9250 Paducah, KY 42002. Requests must include your name, address, telephone number and Social Security Number (or tax payer identification number). Incomplete information will delay or possibly prevent our ability to honor your request.
- Call a Customer Service Professional at 1-877-273-3488.
- If you have a joint account, a request by one owner will apply to the joint account.

The opt-out designation, if elected, applies to your current portfolio of accounts. Our system will be updated to reflect your privacy preferences within 30 days following receipt of the request with complete information. You can verify the update by calling the Customer Service number listed above. If you have already shared with us your privacy preferences under this policy, it is not necessary to contact us again. We will continue to honor the preferences you have provided.

#### Gathering and Maintaining Your Information

In order to assist you with your financial needs and provide you with more efficient service, it is necessary to collect and maintain certain types of customer information. We may gather and retain nonpublic personal information about you from the following sources:

- Applications or other forms that you provide to us that include information (such as your name, address, email address, Social Security Number, tax identification number, assets, income and investment objectives).
- Financial account activity and transactions (such as your payment history, account balances and usage).
- Reporting agencies (such as your credit worthiness and credit history).
- Information from website visits (such as Cookies, usage and transaction history, and other technical data that we use for security purposes and to enhance your online experience).

#### Maintaining Accurate Information

Maintaining complete and accurate information on our customer's records is important. We have established procedures, in accordance with reasonable industry standards, to ensure information is current, accurate, and complete. If you become aware that we may have any inaccurate information, please help us correct it by contacting a Customer Service Professional at 1-877-273-3488.

#### Security Practices to Protect Your Information

Your information is used strictly for business purposes. Our employees are trained to respect your privacy concerns and to safeguard your personal information. Furthermore, as technology advances, we are continuously modifying our physical, electronic, and procedural safeguards to ensure compliance with federal and state standards and to protect your nonpublic personal information.

#### Online Privacy

We are committed to protecting customers and guests who visit our Web site at [www.cplant.com](http://www.cplant.com). Accordingly, our Web site uses a variety of advanced Internet security technology, including the encryption of information that is transmitted while accessing account information over the Internet or submitting online applications by using Secure Sockets Layer (SSL) Technology. We also use digital certification, a unique identifier to substantiate our Identity to your browser. Additionally, authentication is required when using online services to validate your identity using your Social Security Number or card number along with the password you have selected. We may collect data from your online visits, such as Cookies, to display

information more effectively to you and to allow customization of your Web site experience. This data is encrypted for our use only and protected from third party access.

#### Protect Your Accounts — Be An Informed Customer

We also want to provide you with information about identity theft, fraud, and online threats. Our Web site at [www.managemycard.com](http://www.managemycard.com) has educational materials on topics such as email scams, Internet auction fraud, counterfeit check overpayments, "phishing/spoofing", and malicious software. In addition, our Web site includes proactive steps that you can take to protect yourself, as well as instructions on what to do if you become a victim of identity theft or fraud.

#### Managing Financial Information

##### Outside of FI

FI does not disclose nonpublic personal information about our customers or former customers to non-affiliated third parties except as permitted by law. Accordingly, we may share the information we collect, as described above under Gathering and Maintaining Your Information, for routine business reasons that include, but are not limited to the following:

- We may share customer information with companies that work for us. All nonaffiliated companies that act on our behalf and receive customer information from us are contractually obligated to keep the information we provide to them confidential, and to use the Customer Information we share only to provide the services we ask them to perform. These companies may include financial service providers such as payment processing companies, and non-financial companies such as check printing and data processing companies.
- Protecting the integrity and security of your records including prevention of fraud and unauthorized transactions (such as credit card companies).
- Reporting to consumer reporting agencies.
- Complying with federal, state, or local laws, rules and other applicable legal requirements (such as a subpoena, garnishment or court order).
- We may share customer information with other financial institutions, like a credit card company and insurance company, with which we have joint marketing agreements.

In instances in which customer information is shared, we require that third parties treat and maintain the privacy of your customer information with the same degree of diligence and careful attention as is required by FI.

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##### Within FI

In order to best serve our customers, it may be necessary for certain types of information to be accessible across FI companies. Having information available to our banks and their trust divisions, mortgage company, brokerage company, and other related companies enables us to provide you with quality assistance and convenience for a variety of products and services. The type of information that may be shared includes, but is not limited to:

- Application Information (such as your name and address)
- Employment History (such as income or credit references)
- Account Balances
- Payment History (such as timeliness of payments)
- Credit Card Activity

##### Other Applicable State Disclosures:

##### Customer Identification Program

In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

##### What This Means to Our Customers

When you open an account, you will be asked for your name, address, Social Security or tax identification number, date of birth (if applicable), and other information that will allow C-Plant Federal Credit Union to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of C-Plant Federal Credit Union.

##### IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## C PLANT FEDERAL CREDIT UNION CARD AGREEMENT for MasterCard®

Effective July, 2011

This Agreement governs the terms and conditions of your Account, which is issued by C-Plant Federal Credit Union, Paducah, Ky. You should retain and carefully review this entire Agreement. You and we agree as follows:

We give this Agreement to our cardholders when they are approved for an Account, or when they request it. By opening an Account and making Transactions, you agree to use this Account only for personal, family or household purposes and to comply with this entire Agreement. Unless otherwise specified, the words **you**, **your** and **yours** mean anyone who applied to us for an Account and whose application we have approved, and who uses the Account with your permission. The words **we**, **our**, **us** and **FI** mean FI Bank and its successors and assigns.

#### DEFINITIONS

**AAA:** The American Arbitration Association.

**AAA Rules:** The AAA Rules and Procedures.

**Account:** Unless the context provides otherwise, your account that you can access with your Select Card Alliance MasterCard credit card.

**Account Statement:** The periodic statement we mail to you in connection with your Account.

**Agreement:** This C-Plant FCU Agreement for MasterCard.

**Applicable Law:** At any time, any applicable (a) federal, state or local statutes, regulations, licensing requirements, regulatory bulletins or guidance, regulatory examinations, agreements or orders, (b) rule, regulation, restriction, requirement or contractual term of MasterCard or other card network, and (c) judicial or administrative interpretations of any of the foregoing.

**APR:** Annual percentage rate.

**ATM:** Automated teller machine.

**Available Credit Limit:** The difference between the balances you owe us and your Account credit limit.

**Billing Cycle:** Time periods we use to manage your Account; each Billing Cycle is approximately one month long.

**Business Day:** Monday through Friday, excluding holidays.

**Card:** Unless the context provides otherwise, each MasterCard card that we issue on your Account.

**Cash Advance:** A transaction in which you (a) use your Card to get cash from an ATM; (b) present your Card to any bank or other person that accepts the Card to get cash or cash-like equivalents (for example, money orders, traveler's checks or other payment instruments) from your Account; (c) use a Convenience Check, or (d) use your Card or your Account number to make a person-to-person transfer conducted through the Internet or otherwise.

**Claim:** Any claim, dispute or controversy between you and us arising from or relating to this Agreement, any prior agreement that you may have had with us or the relationships resulting from the Agreement or any prior agreement, including the validity, enforceability or scope of this provision, the Agreement or any prior agreement. Claim includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statute, common law and equity.

The term Claim is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (a) the Account created by the Agreement or any prior agreement or any balances on the Account, (b) advertisements, promotions or oral or written statements related to the Account or the terms of financing, and (c) your use of the Account.

**Convenience Check:** A check that may be used to access your Account.

**Credit Insurance/Debt Protection Plan:** An optional credit insurance and/or debt protection product that may be made available to you for purchase.

**Current Billing Cycle:** A Billing Cycle that just ended.

**EFT:** Electronic funds transfer.

**FAA:** Federal Arbitration Act.

**Foreign Transaction:** A Transaction that occurs or is submitted to us from outside the United States or in a foreign currency.

**International Transaction Fee:** A fee imposed for each Transaction outside of the U.S. or in a foreign currency.

**MasterCard:** MasterCard International.

**Minimum Amount Due:** The minimum amount you must pay by the Payment Due Date shown on the front of your Account Statement.

**Monthly Periodic Rate:** The periodic rate that applies to certain Transactions calculated on a monthly basis.

**New Balance:** The new balance on your Account shown on the front of your Account Statement.

**Payment Address:** The remittance address indicated on the front of your Account Statement.

**Payment Due Date:** The date shown on the front of your Account Statement by which we must receive payment for the Billing Cycle.

**PIN:** Personal identification number.

**POS:** Point of sale.

**Purchase:** A purchase or lease of goods or services made with your Card or your Account.

**Transaction:** A Purchase or a Cash Advance.

**U.S.:** United States.

**WSJ Prime Rate:** The highest prime rate published in the “Money Rates” section of *The Wall Street Journal*.

#### How to Use Your Card and Access Your Account

##### 1. Card Transactions, Purchases and Cash Advances.

You may use your Account and your Card to make a Purchase or obtain a Cash Advance by presenting your Card or your Account number to participating merchants and establishments where the Card is honored. You may also use your Card to transfer balances from other creditors, to make other transactions by means of balance transfer coupons or checks, or for any other transactions that we encourage you to make through an introductory or promotional offer, in accordance with the additional terms and conditions that we may offer from time to time. Unless we tell you otherwise, we will also treat any such balance transfer or other transaction as a Purchase. You agree that any debt incurred using your Account or your Card is valid, regardless of the purpose of the Transaction.

Purchases from a merchant that are directly convertible to cash (sometimes called “quasi-cash” transactions), such as purchases of casino gaming chips, money orders, wire transfer services, travelers cheques or foreign currency, may not be permitted with your Card. You may not use your Card or you’re Account for any illegal transaction or any gambling transaction. We reserve the right to decline any such transaction without notice. Unless prohibited by Applicable Law, we may, from time to time, limit the type, number and dollar amounts of any Transactions, even if you have sufficient available credit. We may also terminate or suspend your use of your Account and Card and access to your Account without notice unless prohibited by Applicable Law.

**2. Credit Limit.** We may establish an Account credit limit. You agree not to let the sum of all Transactions posted to your Account, plus any finance charges, fees and other charges provided for in this Agreement, exceed your Account credit limit as communicated to you from time to time.

Your initial Account credit limit will be disclosed in the document that accompanies your Card. Your Account Statement may also show that only part of your Account credit limit may be used for Cash Advances. Cash Advances, including Convenience Checks and Ready Reserve transactions, are charged against your Cash Advance credit limit. Unless we inform you otherwise, your Cash Advance credit limit will be up to 25% of your total Account credit limit. We may refuse to authorize or accept any Transaction on your Account or Card that would cause you to exceed your Available Credit Limit. If we, in our sole discretion, decide to authorize or accept a Transaction on your Account or Card that would exceed your Available Credit Limit, we will not be liable to you if we do. Subject to Applicable Law, we may charge to and deduct from your Account the amount of the Transaction and other related fees provided for in this Agreement. We may also request that you immediately repay us the amount in excess of your Available Credit Limit, suspend your Account or Card privileges and terminate this Agreement.

**3. Convenience Checks.** We may issue Convenience Checks to you, which may be used to access your Account. We will treat any Convenience Check issued to you that we pay as a Cash Advance (except for a Convenience Check issued to you as part of a promotional offer which, unless we tell you otherwise, will be treated as a Purchase), and we will deduct the amount of the Convenience Check from your Cash Advance credit limit. Each Convenience Check must be denominated in U.S. dollars and completed and signed by you in the same manner as a personal check. If we provide you with Convenience Checks for your Account, you may not use them to pay any amount you owe on your Account. You may not request, and we will not honor, a stop payment on any Convenience Check. We reserve the right to return any Convenience Check unpaid if (a) the amount of the Convenience Check exceeds your Cash Advance credit limit ;(b) your Account is not in good standing or you are otherwise in default of this Agreement; (c) your Card or Convenience

Checks have been reported lost or stolen or your Account may have been subject to unauthorized use; (d) you use a Convenience Check to pay any amount you owe on your Account; or (e) for any other reason. We will not be liable if we choose to return any Convenience Check unpaid.

#### LOST CARDS, UNAUTHORIZED USE OF ACCOUNT OR CARD AND OTHER CONCERNS

**4. Unauthorized Use of Your Account or Card.** If you notice the loss or theft of your Card or a possible unauthorized use of your Card or Account, you should write to us immediately at: MasterCard P.O. Box 815909, Dallas, TX 75381-4810 or call at 1-800-442-4757.

YOU SHOULD NEVER WRITE YOUR PIN ON YOUR CARD OR KEEP ANY WRITTEN RECORD OF YOUR PIN ON ANY MATERIAL THAT IS KEPT WITH YOUR CARD. If there is any loss, theft or possible unauthorized use of your Account or Card, we may require you to provide us information in writing or other assistance to help us find out what happened. We may also require you to comply with certain procedures in connection with our investigation. Unless prohibited by Applicable Law, we will deem any such use as having been authorized by you, and you will be liable for the amount of any Transactions plus finance charges and fees and other charges incurred with any such use, if you fail to provide us with any such information or assistance or to comply with such procedures. Unauthorized Card or Account use does not include use of your Card or your Account by any person you have authorized to use your Card or Account.

**5. Limitation of Your Liability.** You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50. You will have no liability for unauthorized use of your Card for transactions if (a) you have exercised reasonable care in safeguarding the Card from risk of loss or theft; (b) you have not reported two or more incidents of unauthorized use to us in the preceding 12 months; and (c) your Account is in good standing. This section does not apply when a PIN is used as your identification method.

Zero liability does not apply to MasterCard-branded cards issued to an entity other than a natural person; primarily for business, commercial or agricultural purposes, except small business “Debit MasterCard BusinessCard”, “MasterCard BusinessCard”, “Debit MasterCard Professional Card” and “MasterCard Professional Card”; outside the U.S. region; or if a PIN is used as the cardholder verification method for the unauthorized transaction(s). Cardholder must meet these three conditions: 1. The cardholder must have exercised reasonable care in safeguarding his or her card from risk of loss or theft; 2. The cardholder must not have reported two or more incidents of unauthorized use within the preceding 12 months; 3. The account must be in good standing. Visit MasterCard’s Zero Liability link at [www.mastercard.com](http://www.mastercard.com).

**6. Third-Party Claims or Defenses.** We are not responsible if a third party refuses to accept or honor your Card or Account, even if you have sufficient available credit. Except as required by Applicable Law, we will not be responsible for any claim or defense you may have against any third party that arises out of or in connection with any Transaction with your Account or Card or any services or goods or other property purchased or leased using your Account or Card.

#### PAYING YOUR BILLS

**7. Periodic Account Statements.** Except as otherwise stated in this Agreement, we will send you an Account Statement. Unless you make other arrangements with us, your Account Statement will be mailed to you by regular mail to your address as it appears on our records. We will send your Account Statement for each Billing Cycle at the end of which your Account has a debit or credit balance in excess of \$1.00 or on which a finance charge has been imposed. Generally, you will receive 12 Account Statements each year your Account is open. We will not send your Account Statement if (a) we deem your Account uncollectible, (b) delinquency collection proceedings have been instituted, or (c) for any other reason permitted by Applicable Law.

**8. Payments.** Your payment is due on or before the Payment Due Date shown on your Account Statement. You must pay at least the Minimum Amount Due shown on your Account Statement on a monthly basis, which will be the greatest of (a) 2% of the New Balance or \$25.00. The Minimum Amount Due shown on your Account Statement will also include any amount past due and any amount by which your Account exceeds its credit limit. You agree to make all payments by check or other negotiable instrument drawn on a U.S. branch of a financial institution located in the U.S. or by money order.

Payments must be denominated in U.S. dollars. All payments submitted by mail, except disputed payments, must be mailed or delivered to us at the Payment Address. Any payments received after 5:00 p.m. Central Time on any Business Day will be credited on the next Business Day. Credit to your Account may be delayed for up to 5 days if the payment is (a) not received at the Payment Address, (b) not made in U.S. dollars drawn on a U.S. branch of a financial institution located in the U.S. or by money order, or (c) not accompanied by the top portion of your Account Statement. Delayed crediting may cause you to incur additional fees and finance

charges. (You understand that payments submitted by mail may not be made, and may not be deemed received by us, at any location other than the Payment Address.) All credits for payments to your Account are subject to final payment by the institution on which the item of payment was drawn.

Although we may post payments as of the date we receive them, your Available Credit Limit may not be restored for up to 10 days after we receive your payment. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. However, in every case, in the event you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate. We may, in our sole discretion, offer you the ability to make your payments on an expedited basis. When you authorize us to process an expedited payment to your Account, we may charge you a fee. The amount of the fee will be disclosed to you at the time of the payment. We are not responsible if your financial institution dishonors an expedited payment for any reason, and we will retain the fee in those circumstances.

**9. Prepayment.** You may pay without penalty any portion of the entire New Balance or more than your Minimum Amount Due before the Payment Due Date. You understand that by making a prepayment, the total amount you owe us will be reduced but that you must pay the Minimum Payment Due in successive Billing Cycles as reflected in your Account Statement.

#### DETERMINATION OF FINANCE CHARGES

**10. Monthly Periodic Rate.** We determine the Monthly Periodic Rate by dividing the applicable APR by 12.

**11. Minimum Interest Charge.** If you incur finance charges in any Billing Cycle that total less than **\$1.00**, the **finance charge** that will be charged to your Account is **\$1.00**.

#### 12. APR.

*(a) Purchases and Cash Advances.* Documents accompanying your Card, which are incorporated by reference into this Agreement, disclose the APR for Purchases and Cash Advances in effect when your Account is opened.

**Variable APR for Purchases.** If the APR for Purchases is a variable rate based on the WSJ Prime Rate plus a margin, we will calculate the rate monthly by adding the applicable margin for those Transactions to the WSJ Prime Rate. (A “margin” is the percentage we add to the WSJ Prime Rate to calculate the APR.) This APR may vary (increase and decrease), but will not exceed **18.00%** (corresponding Monthly Periodic Rate of 1.5%). Any increase or decrease in the WSJ Prime Rate will result in an increase or decrease in your Monthly Periodic Rate and the APR, and as a result, the finance charge and the Minimum Amount Due will change and may result in a smaller part of your payment being applied to reduce principal. Changes to the Monthly Periodic Rate and corresponding APR for Purchases will be applied to your existing Account balance and to subsequent Transactions effective as of the first day of the Billing Cycle in which we determine the interest rate. If *The Wall Street Journal* does not publish the prime rate, or if it changes the definition of prime rate, we may, at our sole discretion, substitute another index.

*(b) Changes to Rates.* Subject to Applicable Law, we may change the Monthly Periodic Rate and corresponding APR for Purchases and Cash Advances if you are in default of this Agreement, or if we, in our sole discretion and from time to time, decide to take such action. (Please see the sections of this Agreement entitled “Penalty APR for Payments Late by 60 Days or More,” “Penalty APR for Other Default,” “Changes to this Agreement” and “Default.”)

*(c) Introductory Purchase, Balance Transfer and Promotional APR Offers.* At our discretion, we may offer you an introductory or promotional APR for all or a part of your Transactions. For example, we may offer you a promotional APR to encourage specific transactions, such as transferring balances from accounts you have with others, or an introductory APR for Purchases when you open an Account. The period of time for which the introductory or promotional APR applies may be limited. Any introductory or promotional APR offer will be subject to the terms of the offer and this Agreement.

If applicable, we will disclose information regarding any introductory or promotional APRs and the period of time during which they are in effect in the document that accompanies your Card or in materials we send you about the offer after you obtain your Card. If (i) we receive a Minimum Amount Due after its Payment Due Date; (ii) your total outstanding balance exceeds your Account credit limit on the closing date of a Billing Cycle; or (iii) (A) a check, similar instrument or electronic payment order that you have used for payment on your Account has been returned to us unpaid for any reason, (B) we must return a check or other instrument because it is not signed or is otherwise incomplete, or (C) a Convenience Check used to access your Account is not honored for any reason, we will, subject to Applicable Law, adjust the APR to the APR then in effect or the penalty APR, as applicable.

*(d) Penalty APR for Payments Late by 60 Days or More.* Subject to Applicable Law, we reserve the right to increase the **APR to 18.00%** (corresponding Monthly Periodic

Rate of 1.5%) on all new and outstanding Account balances each time we do not receive at least the Minimum Amount Due within 60 days of its Payment Due Date, including when we do not receive the Minimum Amount Due because a check, similar instrument or electronic payment order that we receive as payment on your Account has been returned to us unpaid for any reason, or we must return a check or other instrument because it is not signed or is otherwise incomplete. Once you become subject to this penalty APR, we may change your APR for outstanding balances back to the respective APRs in effect for your Account (not including any promotional APR), but only if you bring your Account current and then, for six (6) consecutive Billing Cycles, you pay at least the Minimum Amount Due by the Payment Due Date. Any other variable or fixed APR that would otherwise apply to new and outstanding Account balances will change to this penalty APR.

*(e) Penalty APR for Other Default.* Subject to Applicable Law, we reserve the right to increase the **APR to 18.00%** (corresponding Monthly Periodic Rate of 1.5%) on all new Transactions on your Account that occur more than 14 days after we send you notice of the increased APR each time (i) we receive a Minimum Amount Due after its Payment Due Date but before 60 days after its Payment Due Date; (ii) your total outstanding balance exceeds your Account credit limit on the closing date of a Billing Cycle; or (iii) (A) a check, similar instrument or electronic payment order that you have used for payment on your Account has been returned to us unpaid for any reason, (B) we must return a check or other instrument because it is not signed or is otherwise incomplete, or (C) a Convenience Check used to access your Account is not honored for any reason. Once you become subject to this penalty APR, we may change your APR back to the respective APRs in effect for your Account (not including any promotional APR), but only if you bring your Account current (if applicable), and then for six (6) consecutive Billing Cycles, you pay at least the Minimum Amount Due by the Payment Due Date and do not exceed your Account credit limit. Any other variable or fixed APR that would otherwise apply to new Account balances will change to this penalty APR.

(f) Unless an introductory rate is in effect, the periodic rate used to **compute the INTEREST CHARGE for purchases is based on an index (the “Index”), which is the Prime Rate as published in the Money Rates section of the Wall Street Journal on the last business day of the month and is subject to change monthly on the first day of each month. Any change in the Index will be effective on the first day of the billing cycle that ends on or after the date of the change.**

#### 13. Balance Subject to Finance Charge and Finance Charges.

*(a) Balance Subject to Finance Charge.* We will treat all fees (including Credit Insurance/Debt Protection Plan fees but excluding Cash Advance fees) as Purchases for the purpose of computing the average daily balance for Purchases. We will treat Cash Advance fees as Cash Advances for the purpose of computing the average daily balance for Cash Advances. We calculate the balances of Purchases that are subject to a finance charge separately, based on the average daily balance of those Purchases in the Current Billing Cycle. We calculate the balance of Cash Advances that is subject to a finance charge separately, based on the average daily balance of those Cash Advances in the Current Billing Cycle. To determine the average daily balance for each type of Transaction (that is, Purchases and Cash Advances) during the Current Billing Cycle, we take the beginning balance of each type of Transaction each day, add any new Transactions of that type, and subtract any payments or credits applied to that type of Transaction that day. This gives us the daily balance for that type of Transaction. The daily balance for each type of Transaction is considered to be \$0 for any day on which those portions of your Account have a credit balance. Then, we add all of the daily balances for the Current Billing Cycle and divide the total by the number of days in the Current Billing Cycle. This gives us an average daily balance of each type of Transaction for your Current Billing Cycle.

*(b) Finance Charges.* No finance charges (other than International Transaction Fees) will be imposed on Purchases if you pay in full the New Balance shown on the Account Statement for your Current Billing Cycle by the Payment Due Date. If you have not done so, a finance charge will accrue from the transaction date on Purchases at the applicable APR for Purchases until the date payment in full is posted to your Account.

A finance charge will be imposed on Cash Advances from the Transaction date and included in the average daily balance of Cash Advances at the applicable APR for Cash Advances until the date payment in full is posted to your Account. There is no grace period or time period within which to pay and avoid a finance charge on Cash Advances.

The total finance charge for a Billing Cycle is the sum of the finance charges for Purchases and Cash Advances. To compute the periodic rate portion of finance charges for your Current Billing Cycle, we multiply the average daily balance of each type of your Transactions in the Current Billing Cycle by the applicable Monthly Periodic Rates for that cycle and multiply this number by the number of days in the Current Billing Cycle. Fees for Cash Advances and International Transactions, if any, are added to and included in the total finance charges for your Current Billing Cycle.

#### 14. Fees.

**Balance Transfer Fee.** Unless your offer indicates otherwise, we will assess a **finance charge** in the form of a balance transfer fee equal to 1% of the total dollar amount of the balance you are transferring with a minimum of \$10 and a maximum of \$100.

**Annual/Monthly Fee.** Certain cards may have an annual or monthly fee. If your Card has one of these fees, the amount of this fee is disclosed in the application for your Account and also will be disclosed in the document that accompanies your Card. This fee is assessed for the use of the Account and associated services, and for (i) Annual Fees, will be identified as a fee on your Account Statement in the first Billing Cycle after you open your Account and annually thereafter, and (ii) Monthly Fees, will be identified as a fee on your Account Statement each month.

**Cash Advance Fee.** We will assess a **finance charge** in the form of a Cash

Advance fee equal to the greater of 5% or minimum of \$10 maximum of \$100 of the total dollar amount advanced for each Cash Advance on your Account.

**Late Payment Fee.** If we do not receive the Minimum Amount Due by the Payment Due Date, there is a late payment fee of up to \$35 at that time and at monthly intervals thereafter as long as your Minimum Payment Due remains past due.

**Returned Payment Fee.** There is a returned payment fee of up to \$35 each time (i) a check, similar instrument or electronic payment order that you have used for payment on your Account has been returned to us unpaid for any reason, (ii) we must return a check or other instrument because it is not signed or is otherwise incomplete, or (iii) a Convenience Check used to access your Account is not honored for any reason.

**International Transaction Fee.** There is a **finance charge** in the form of a transaction fee up to 3% of the U.S. dollar amount of each Foreign Transaction.

This fee will be in addition to any other applicable transaction fees. **Expedited Card Delivery Fee.** Subject to Applicable Law, we will charge a delivery fee of up to \$100 per Account if delivery of your Card is expedited.

**Expedited Phone Payment.** Subject to Applicable Law, we will assess a fee of \$5.00 for expedited payments taken over the phone.

**Replacement Card Fee.** We will assess a replacement card fee of up to \$20 if we replace your Card at your request.

**Convenience Check Fee.** Unless your offer indicates otherwise, we will assess a **finance charge** in the form of a convenience check fee of \$5.00 for each convenience check used.

**Documentation Fee.** We will provide copies of billing statements, sales drafts and payment instruments (“Items”) to you upon request. We will impose a fee of \$5 for each copy of an Item unless prohibited by Applicable Law. We will not impose any fee if your request is made in connection with notice of a billing error.

**Other Fees.** We may institute a standard charge or charges for the issuance, reissuance or use of the Card or for the reinstatement of any Card or Account privileges which have been suspended, as well as an annual fee and per item fee for each Transaction, and you agree to pay us such charges and fees.

**15. Foreign Currency Transactions.** If a Transaction is made in a foreign currency, we and MasterCard will convert the Transaction into a U.S. dollar amount. MasterCard will act in accordance with their operating regulations or conversion procedures in effect at the time the Transaction is processed. Currently, their regulations and procedures provide that the currency conversion rate used is either: (1) a wholesale market rate, or (2) a government-mandated rate in effect one day prior to the processing date. The currency conversion rate calculated in this manner that is in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. This option will be turned on only at cardholder’s request.

**16. Billing Errors.** A statement of your right to dispute billing errors appears below.

#### 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 Find a Mistake on Your Statement.*

If you think there is an error on your statement, write to us at: MasterCard, P.O. Box 815909, Dallas, TX 75381-4810

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. 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.

*Your Rights If You Are Dissatisfied With Your Card Purchase.* If you are dissatisfied with the goods or services that you have purchased with your 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 Card for the Purchase. Purchases made with Cash Advances from an ATM 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: MasterCard P.O. Box 815909 Dallas, TX 75381-4810. 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 us an amount and you do not pay, we may report you as delinquent.

#### GENERAL PROVISIONS

**17. Accepting this Agreement.** This Agreement will be effective on either the date you sign or otherwise submit an application for the Account that we approve or the date you use, or someone you authorized uses, the Card or the Account, whichever is earlier.

You agree that by using the Account or the Card, signing an Account application or other Account document or otherwise accepting the Account or the Card, you accept the terms and conditions of this Agreement.

**18. Promise to Pay.** By using your Card or your Account, you promise to pay us for all Transactions made on your Account, as well as any fees, finance charges or other charges. If this is a joint account, each of you, together and individually, is responsible for all amounts owed, even if only one of you uses the Account.

**19. Your Responsibility.** You are responsible for all Transactions and other amounts posted to your Account arising from the authorized use of your Account or Card. If you have authorized another person to use your Account or Card in any way, we will deem your authorization to include the authorization to make Transactions of any kind using your Account or Card and to incur related fees and charges. We will also deem your authorization to continue until you revoke it by preventing that person from using your Account or Card. We are not responsible for controlling any person whom you have asked us to add to your Account or someone you let use your Account or Card. You should think carefully before allowing anyone to become