

- a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you, or
- b) your purchase cost more than \$50.00 and was made in your State within 100 miles of your home.

18. Joint Accounts. If this 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.

19. Effects of Agreement. This Agreement is the contract which applies to all transaction on your account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

20. No Waiver. The Credit Union can delay enforcing any of it's rights any number of times without losing them.

21. Statements and Notices. 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.

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

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you, no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or share draft account,

you can stop payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we gave corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply an unpaid amount against your credit limit.

You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you will have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right

(a) You must have made the purchase in your home State or, if not within your home State, within 100 miles of your current mailing address, and,

(b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Addendum to Visa Credit Card Agreement:

Effective 12/1/2000, you agree not to use your card for any illegal transaction.

VISA CREDIT CARD AGREEMENT

In this Agreement the words "you" and "yours" mean each and all of those who agree to be bound by this Agreement. "Card" means the 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 any time. 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. (Not all ATMs accept VISA Cards, look for the VISA logo.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) which is issued to you. Your PIN is not mailed with your card. It is mailed separately.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your account that are made by you or anyone whom you authorized to use your account. You also agree to pay all finance charges and other charges added to your account under the terms of this Agreement of another agreement you made with the Credit Union. If this is a joint account, Section 18 below also applies to your account.

4. Grace Period. In order to avoid a finance charge on purchases made since your last statement date, you must pay the Total New Balance shown on your statement, within 25 days of the statement closing date. Otherwise a finance charge on purchases is calculated from the beginning of

the next statement period on previously billed but unpaid purchases and on new purchases from the date they are posted to your account. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of the payment.

5. Finance Charges. The FINANCE CHARGE (interest) on purchases & cash advances is calculated at the periodic rate of

1.08% per month, which is an ANNUAL PERCENTAGE RATE (APR) of 12.9%,

0.825% per month, which is an ANNUAL PERCENTAGE RATE (APR) of 9.9%,

0.575% per month, which is an ANNUAL PERCENTAGE RATE (APR) of 6.9%.

Separate finance charges for purchases and cash advances are determined by multiplying the periodic rate by the separate average daily balances for purchases and cash advances. Each average daily balance is determined by taking the beginning balance (of cash advances or purchases) in your account each day, adding any new purchases or cash advances (whichever is applicable) and subtracting any payment or credits. The results are the daily balances. All daily balances for the statement cycle are added and the total is divided by the number of days in the statement cycle to arrive at the average daily balance for the cycle.

6. Other Charges. The following other charges (fees) will be added to your account, as applicable:

a) **Over Limit Fee: None**

b) **Late Payment Fee: \$20**

c) **Returned Check Fee: \$30**

d) **Collection Costs:** To the extent permitted by law, you will also be required to pay the Credit Union's 20% collection expenses, including court costs and attorney's fees.

7. 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 pay extra for 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). The minimum payment for each card is as following: Classic- 2% of your Total New Balance, or \$20.00, whichever is greater,

Gold & Platinum - 2% of your Total New Balance of \$20.00 whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.

8. Payment Allocation. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. We may accept checks marked "payment in full" or with words of similar effect without losing any of our rights to collect the full balances of your account with us.

9. Security Interest: If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your account will be secured by your pledged shares. Collateral securing other loans you have with the Credit Union may also secure this loan, except that your home will never be considered as security for this account, notwithstanding anything to the contrary in any other agreement.

10. Default. You will be in default if you fail to make any minimum payment or other required payments 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 bankruptcy, or become insolvent, that is, unable to pay your obligations when they become due. 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.

11. Liability for Unauthorized Use - Lost/Stolen Card Notification. You may be liable for the unauthorized use of your card. You will not be liable for the unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.00. You can notify the Credit Union by calling (717) 774-7706 or (800) 716-2328, 24 hour call (888) 526-0404 or Collect (206) 352-4954.

12. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. If permitted by law and specified in the notice to you, the change will apply to existing account balances as well as to future transactions.

Either you or the Credit Union may terminate this Agreement at any time, but termination by your 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 transaction was 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 it is terminated by you or the Credit Union. If this is a joint account, Section 18 of this Agreement also applies to termination of the account.

13. Card Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your account. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing.

14. 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 which 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 (6) months.

15. Additional Benefits/Card Enhancements. The Credit Union may from time to time offer additional services to your account, 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.

16. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U. S. dollars. The conversion rate to U. S. dollars will be determined in accordance with the operating regulations established by VISA U.S.A. Currently the currency conversion rate used to determine the transaction amount in U. S. dollars is either a government-mandated rate of the wholesale rate in effect one day prior to the transaction processing date, increased by one-percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

17. Merchants Disputers: 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 purchased with the card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider, and