

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

16. Statement and Notices. You will receive a statement each month showing transactions on your account. Statements and notices will be mailed to you at the most recent address you have given us, or notification that your e-statement is ready will be emailed to the most recent email address you have given us. You are responsible for notifying the Credit Union directly of any change of mailing or email address.

17. Personal Identification Number (PIN). We will furnish you with a Personal Identification Number (PIN). You agree to keep the PIN secret. You also agree you won't write the PIN on the Visa® card or anything you keep with the Visa® card. You agree that your use of the PIN and Visa® card in getting a cash advance or making a purchase constitutes your signature for purposes of such transaction.

18. YOUR BILLING RIGHTS

This notice contains important information about your rights and our 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 checking account, you can stop payment on any amount you think is wrong. To stop payment, your letter must reach us three 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 have 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 any 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 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 may 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 you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. We must tell you the name of anyone we report to that the matter has been settled between us when resolved.

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:

1. 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 area.
2. 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.

19. CURewards

- You will earn one point for each dollar in net purchases. No points will be earned for cash advances, balance transfers or convenience checks.
- You will earn points if you remain a cardholder in good standing and your account is maintained according to the terms of the account. If your account is delinquent or overlimit, you will not accrue points, and we have the option to withdraw points previously earned. Points begin accruing again once the account is no longer delinquent or overlimit.
- Points are non-transferable and are forfeited in the event the account is closed.
- Points earned from other bonus programs you may be enrolled in at another institution cannot be combined with this program.
- Points earned on **Visa® Signature** are redeemable for travel, merchandise and cash back rewards.
- Points earned on **Visa® Platinum** are redeemable for travel, merchandise and gift card rewards.
- Please see Program Rules and Conditions for specific details on redemption of points for travel, merchandise or cash. Program Rules and Conditions are available by request or at www.CURewards.com.
- Points will expire four years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. (e.g. Points earned in calendar year one will expire on the last business day of calendar year five.)



VISA® SIGNATURE AND VISA® PLATINUM AGREEMENT AND DISCLOSURE

In this Agreement the words *you* and *your* mean each and all of those who signed the application and any or all individuals you authorize to use this card. *Card* means a Visa® credit card and any duplicates and renewals the Credit Union issues. *Account* means your Visa® credit card line or credit account with the Credit Union. *Credit Union* means the Credit Union whose name appears on this application, agreement or credit disclosure statement.

1. Using the Account. If you are approved for a Visa® account, the Credit Union will establish a line of credit for you and notify you of its amount when the card is sent to you. You agree not to let your account balance exceed your approved credit limit. Each payment you make on the account will restore your credit limit by the amount of the payment, which is applied to the principal amount of purchases and cash advances. You may request an increase in your credit limit by calling 800-232-3642. The new limit must be approved by the Credit Union. The Credit Union has the right to reduce or terminate your credit limit at anytime.

2. Using the Card. You may use the card issued to you to make purchases, not to exceed your available credit line on your Visa Signature Card, or not to exceed either your available credit line or \$10,000, whichever is less, on your Visa Platinum Card in person, and by mail or telephone from merchants and others who accept Visa cards. In addition, you may obtain cash advances from the Credit Union, and from other financial institutions participating in the Visa program, not to exceed your available credit line on your Visa Signature Card, or not to exceed either your available credit line or \$5,000, whichever is less, on your Visa Platinum Card. You will need to use your Personal Identification Number (PIN) to obtain a cash advance from an ATM. You may not use the card for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your account made by you or anyone who you authorized to use your account. Your obligation to pay the amount owed on your account continues until paid in full even though an agreement, divorce decree or other court judgment to which the Credit Union is not a party may direct someone else to pay the account balance. If more than one person signed the application, each is individually responsible for all amounts owed on the account and all are jointly responsible for all amounts owed. This means the Credit Union can enforce this Agreement against any of you individually or all of you together.

4. Finance Charges. 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 payments or credits. The results are the daily balances. All the 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. Cash advances are always subject to a Finance Charge from the date of the transaction.

(a) Finance Charge. The finance charge will be figured by applying the monthly periodic rate to the average daily balance of Purchases and Cash Advances. Your Annual Percentage Rate (APR) is determined based on your credit-worthiness and will be provided to you separately in writing at the time your credit card is approved.

| Signature APR = Prime + Margin |
|---------------------------------------|
| Prime Rate + 5.00% |
| Prime Rate + 6.00% |
| Prime Rate + 8.00% |
| Prime Rate + 10.00% |
| Prime Rate + 12.00% |

| Platinum APR = Prime + Margin |
|--------------------------------------|
| Prime Rate + 5.74% |
| Prime Rate + 5.74% |
| Prime Rate + 6.50% |
| Prime Rate + 9.00% |
| Prime Rate + 11.00% |

Rates are variable and subject to change. Maximum APR is 18.00%. Your APR will be calculated by adding a margin from above to the Prime Rate as correctly published in the Wall Street Journal as of the 15th day of the month immediately preceding the billing cycle. The Credit Union may adjust the rate once each month effective the first day of the billing cycle. APR changes will reflect on the following month's statement.

(b) How to Avoid Paying Interest on Purchases. A Finance Charge will be imposed on Purchases posted during a Billing Cycle when the Previous Balance is not paid in full within the first 25 days of the Billing Cycle. A Finance Charge will also be imposed on Purchases included in the New Balance when the New Balance is not paid in full within 25 days after the Closing Date.

(c) Paying Interest. A Finance Charge will be imposed on Cash Advances from the date of the transaction to date paid. The Finance Charge accrued on the Cash Advances between the Closing date of the billing cycle and the date your account is credited will appear on your next statement. There is no time period within which to pay to avoid Finance Charges on cash advances.

5. Monthly Payment. Each month you must pay at least the minimum payment shown on your statement by the date specified on your monthly statement. 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. Your minimum payment required each month is disclosed in the Schumer Box information that was sent with your card, as well as on your periodic statement under "Payment Information." In addition, at any time your Total New Balance exceeds your credit limit, you must immediately pay the amount over your credit limit.

6. 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, 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 which 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 notice. If immediate payment is demanded, you will continue to pay a finance charge, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security will be applied toward what you owe. To the extent permitted by law, you will also be required to pay the Credit Union's collection expenses, including court costs and reasonable attorneys' fees.

7. Liability for Unauthorized Use. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen card. This limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by Visa®, or to commercial cards. If you are liable for unauthorized transactions, your liability will not exceed \$50. In addition, even in these circumstances you will not be liable for unauthorized transactions that occur after you notify us orally or in writing, of the loss, theft, or possible unauthorized use.

8. Lost Card Notification. If you believe the Card or PIN has been lost or stolen or that someone has transferred money from your account without your permission, call 1-866-820-5852 or write:

Customer Service
P. O. Box 31112
Tampa, FL 33631-3112

9. Changing or Terminating Your Account. The Credit Union may change the terms of the Agreement from time to time after giving you any advance notice required by law. Your use of the card after the effective date of the new terms as stated in the notification will indicate your agreement to the change. You will have the option to close your account if you do not agree with the new terms. If you close your account, your minimum payments may be affected. The change will apply only to your future transactions. Either the Credit Union or you 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. The 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.

10. Credit 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.

11. Returns and Adjustments. Merchants and others who honor the card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip 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 amount is less than \$5 or more than \$500, it will be refunded upon your written request. If the amount is between \$5 and \$500, a credit refund check will automatically be mailed to the address on record after two consecutive months of no account activity.

12. 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 dollars will be made in accordance with the operating regulations for international transactions established by Visa® International, Inc. "Effective April 2, 2005, the exchange rate for international transactions will be a rate selected by Visa® from the range of rates available in wholesale currency markets, which may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1.00%."

Cross-Border Transaction Fee: In addition, Visa® charges the Credit Union a Cross-Border Assessment up to 1.00% on each Transaction on all Cross-Border Transactions regardless of whether there is a currency conversion. For purposes of this section, "Cross-Border Transaction" shall include both (a) Transactions initiated in a foreign country which are subsequently settled in the United States, and (b) Transactions initiated in the United States, but which are ultimately settled in a country outside of the United States. The Credit Union will assess these fees to you to reimburse it for the fee it is required to pay for each of your Transactions subject to these terms. The Cross-Border Transaction Fee will be shown separately on your periodic billing statement. The Currency Conversion Fee, if it applies to the transaction, will be included in the Transaction amount posted on your statement.

13. Merchant Disputes. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the 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, and (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 and was made in your state or within 100 miles of your home.

14. Effect of Agreement. This Agreement is the contract which 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. You agree to all the terms and charges contained in the "Credit Disclosures."