VISA® Student Credit Card

SUNSTATE FEDERAL CREDIT UNION
"Your one trusted financial partner"
Since 1957

www.SunStateFCU.org
1-877-SUNSTATE

VISA® Student Credit Card Enhancements and Benefits.

- No Annual Fee
- 25-day Grace Period on New Purchases (excludes cash advances)
- No Balance Transfer Fees
- $250,000 Travel Accident Insurance
- Extended Warranty
- Warranty Registration
- Extended Service Agreements
- Quarterly Newsletter
- Eyewear Discounts
- Pharmacy Discounts
- Travel Reservation Service
- Bonus Travel Dividends
- Auto Rental Discounts
- Lost Key Return Service
- Payment Card Registration

BRANCH LOCATIONS

NATIONWIDE TOLL FREE NUMBER 1-877-SUNSTATE
www.SunStateFCU.org
MAILING ADDRESS
P.O. Box 1162 • Gainesville • FL 32602-1162

GAINESVILLE BRANCH
405 SE 2nd Place • Gainesville • FL • 32601
(352) 381-5200 • FAX (352) 381-5295
LOBBY HOURS Monday-Friday 9:00 a.m. - 5:00 p.m.
DRIVE-THRU HOURS
Monday-Friday 7:45 a.m. - 5:45 p.m.
Saturday 9:00 a.m. - 1:00 p.m.

MAGNOLIA PARKE BRANCH
4936 NW 39th Ave • Gainesville • FL • 32606
(352) 378-2125 • FAX (352) 378-1505
LOBBY HOURS Monday-Friday 9:00 a.m. to 5:30 p.m.
Saturday 9:00 a.m. to 1:00 p.m.

V.A. MEDICAL CENTER - GAINESVILLE
1601 SW Archer Road • Gainesville • FL • 32608
(352) 244-5242 • FAX (352) 373-4115
LOBBY HOURS Monday-Friday 7:45 a.m. to 4:00 p.m.

LAKE CITY BRANCH
1605 West US Hwy 90 • Lake City • FL • 32055
(386) 755-4097 • FAX (386) 752-7880
LOBBY HOURS Monday-Thursday 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 5:30 p.m.
Saturday 9:00 a.m. to 1:00 p.m.
DRIVE-THRU HOURS
Monday-Friday 7:45 a.m. to 5:45 p.m.
Saturday 9:00 a.m. to 1:00 p.m.

V.A. MEDICAL CENTER - LAKE CITY
619 South Marion Avenue • Lake City • FL • 32025
(386) 752-7894 • FAX (386) 752-1142
LOBBY HOURS Monday-Friday 8:00 a.m. to 4:00 p.m.

CHIEFLAND BRANCH
1003 NW 22nd Avenue • Chiefland • FL • 32626
(352) 490-5700 • FAX (352) 490-5711
LOBBY HOURS Monday-Thursday 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 6:00 p.m.
Saturday 9:00 a.m. to 1:00 p.m.

ALACHUA BRANCH
14520 NW US Highway 441 • Alachua • FL • 32615
(386) 462-3900 • (877) 203-5150
FAX (386) 462-3901
LOBBY HOURS Monday-Thursday 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 5:30 p.m.
Saturday 9:00 a.m. to 1:00 p.m.
DRIVE-THRU HOURS
Monday-Friday 7:30 a.m. to 6:00 p.m.
Saturday 9:00 a.m. to 1:00 p.m.

MONEY$LINE
(352) 381-5300 - 1-800-421-2648

B-20 February 2008

Start developing good financial habits today!

Develop good financial habits while building your credit history! A SunState Federal Credit Union Student Visa Credit Card gives you the freedom to start managing your own finances and start establishing your credit history. Gain financial independence, and have the freedom to buy what you need to buy. Enjoy benefits like no annual fee, no minimum finance charge, and 24-hr online account access.
Apply now and start building your credit history today!

Access your account
24 hours a day and 7 days a week.
www.ezcardinfo.com

SUNSTATE FEDERAL CREDIT UNION

SUNSTATE FEDERAL CREDIT UNION

405 S.E. 2ND PLACE
GAINESVILLE, FL 32601
352-381-5200 | 1-877-SUNSTATE
FAX 352-371-9421

VISA® STUDENT CREDIT CARD APPLICATION

☐ I am applying for an individual account in my own name and am relying on my own income or assets and not on the income or assets of any other persons, including a spouse, as the basis for repayment of the credit requested. Separate accounts in the same family require a separate form.
☐ I am applying for a joint account with my co-applicant or an account that I or my co-applicant will use. Complete the section below asking for information about co-applicant and debts of co-applicant. The co-applicant must sign all required spaces as indicated for joint applicant.
☐ I am applying for an individual account. But I am relying on income from alimony, child support, or separate maintenance, or on the income or assets of my spouse as the basis for repayment of the credit requested. Complete the sections to the extent possible providing information in co-applicant section for the person on whose alimony, support, maintenance or income you are relying.

APPLICANT			CO-APPLICANT (if applicable)		
First Name	MI	Last Name	First Name	MI	Last Name
Street Address			Street Address		☐ Rent ☐ Own
City	State	Zip + 4	City	State	Zip + 4
Mailing Address (if different than above)			Mailing Address (if different than above)		
City	State	Zip + 4	City	State	Zip + 4
Home Phone ( )	Cell Phone / Pager ( )		Home Phone ( )	Cell Phone / Pager ( )	
Social Security Number	Date of Birth		Social Security Number	Date of Birth	
Current Employer	Phone ( )		Current Employer	Phone ( )	
Position	Years at Job	Annual Gross Salary	Position	Years at Job	Annual Gross Salary
Reference	Address		Relationship to You	Phone ( )	

Other Income - (You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.)

Type	Monthly Amount	Type	Monthly Amount
Name and Address of Payer		Name and Address of Payer	

Mortgage Co. or Landlord	Address	Account No.	Interest Rate %	Balance $	Mo. Pmt. $

☐ TRANSFER EXISTING MASTERCARD/VISA Card: Attach most recent statement and provide balance: $	☐ TRANSFER EXISTING MASTERCARD/VISA Card #: Attach most recent statement and provide balance: $

* I understand that if I am approved for a VISA® and I have a SunState VISA® with a balance, the balance will be transferred to my new VISA® card (as applicable) and my existing card will be terminated.
SIGNATURE (All applicants must sign) I/We hereby authorize SunState Federal Credit Union or any credit bureau or other investigative agency employed by it, to investigate any information listed hereon or obtained from me/us or from any other person pertaining to my/our financial responsibility, intending that you shall rely on my/our statements herein. I/we hereby certify to you that the foregoing information is true and complete. By signing below, I/we agree to and acknowledge receipt of the VISA Credit Card Agreement, VISA Terms and Conditions and Additional VISA Disclosures, Terms and Conditions applicable to any VISA Credit Card Account issued by SunState Federal Credit Union pursuant to this Application. I/We hereby apply for the VISA credit card account with the highest limit and lowest APR that I/we qualify for under the Credit Union's current credit standards. I/We understand and agree that the applicable VISA credit card account type and applicable credit limit will be disclosed to me/us before or at the time I/we receive my/our VISA credit card (if I/we am/are approved for a VISA credit card account by SunState Federal Credit Union in its sole discretion).

Sign X Applicant's Signature REQUIRED Date

Sign X Joint Applicant's Signature Required if applicable Date

SEE THE SOLICITATIONS DISCLOSURES ON THE FIRST PAGE OF THE ATTACHED VISA CREDIT CARD AGREEMENT FOR RATES, FEES, AND OTHER COSTS. All information is accurate as of February 1, 2008 and is subject to change. Please call the credit union at (352) 381-5200 or 1-877-SUNSTATE for any changes that may be in effect after February 1, 2008.

Member Account #

Credit Limit *Requested $

☐ New Card ☐ Credit Limit Increase

Please complete and sign this application in blue ink.

YOUR APPLICATION FOR CREDIT INSURANCE

"You" or "Yours" means the member and the joint insured (if applicable). Credit insurance **is voluntary and not required in order to obtain this loan**. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your Credit Union in writing.
Your signature below means you agree that:
•If you select insurance, you authorize the Credit Union to add the charges for insurance to your loan each month.
•You are eligible for disability insurance only if you are working for wages or profit 25 hours a week or more on the date of any advance. If you are not, that particular advance will not be insured until you return to work. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
•You are eligible for insurance up to the Maximum Age for insurance. Insurance will stop when you reach that age.
NOTE: THE LIFE AND DISABILITY INSURANCE CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION. PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS.
Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

CREDIT INSURANCE SCHEDULE	DISABILITY	LIFE
MAXIMUM MONTHLY TOTAL DISABILITY BENEFIT	$850.00	N/A
MAXIMUM TOTAL DISABILITY BENEFIT PER LOAN	$50,000	N/A
MAXIMUM DISABILITY BENEFIT DURATION	60 Mos.	N/A
MAXIMUM AMOUNT OF INSURANCE PER MEMBER	N/A	$50,000
MAXIMUM AGE FOR INSURANCE	67	72

If you are totally disabled for more than 30 days, then the Disability Benefit will begin with the 1st day of disability.

SIGNATURE(S) REQUIRED

COST DISCLOSURE (I Agree to pay the charges shown.)

COVERAGE SELECTED		COST PER $100 OF YOUR MONTHLY LOAN BALANCE
SINGLE CREDIT DISABILITY	☐ YES ☐ NO	$.127
SINGLE CREDIT LIFE	☐ YES ☐ NO	$.062
JOINT CREDIT LIFE	☐ YES ☐ NO	$.093

X
DATE SIGNATURE REQUIRED OF PRIMARY CARDHOLDER (MEMBER) BIRTH DATE

X
DATE SIGNATURE OF JOINT INSURED BIRTH DATE
(Only required if JOINT CREDIT LIFE is selected)

APP825-1288FL

NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 119 GAINESVILLE, FLORIDA
POSTAGE WILL BE PAID BY ADDRESSEE

SUNSTATE FEDERAL CREDIT UNION
PO BOX 1162
GAINESVILLE FL 32602-9940

Using your SunState FCU VISA® at Automated Teller Machines

You can access your SunState FCU VISA account at PLUS or VISA designated ATMs. To do this, you must use a **P**ersonal **I**dentification **N**umber (**PIN**) issued by the credit union. **THE PIN ISSUED WITH YOUR ATM OR DEBIT CARD WILL NOT WORK FOR YOUR VISA CARD**. You must be issued a separate VISA PIN in order to use your VISA card at an ATM. Your ATM and VISA PIN can be the same number, but only if you make specific arrangements with your member service representative.

Change Your PIN by Telephone

When you receive your personal identification number (PIN) mailer, you will be provided with an automated service telephone number so that you may change your PIN to a number you prefer by calling **from your home phone**. For security purposes do not use commonly known information such as social security number, date of birth or phone number.

Verified by VISA®

We encourage you to register your SunState VISA card on the internet at www.visa.comverified. Verified by VISA means your card is PIN (Personal Identification Number) protected when it is used on the Internet at participating merchants. To further safeguard your account from identity theft, always be sure to look for the secured padlock to assure you are visiting a secure site and immediately notify your member service representative if you think your card has been compromised. Visa® is a registered trademark of VISA, USA, Inc. and is used pursuant to our service agreement.

Fraud Detection

We use state of the art fraud detection systems which may trigger calls to you to confirm transactions. Transactions may be denied in event of mis-matched information, or if card has been reported as compromised by VISA®. To further protect your account, use your card at reputable businesses and promptly report any suspicious activity. Never give your PIN to someone who calls you or sends you an e-mail requesting it. If traveling out of the country or taking a vacation, take the time to call the credit union and let us know (352) 381-5200, transactions may be blocked if we are unable to confirm the transaction was initiated by you.

VISA® Online

Now you can use SunState Express PC Home$Banking™ to obtain cash advances and transfer your SunState VISA® credit card payment directly from your SunState account or request a credit limit increase. You may also access EZcardinfo.com from www.SunstateFCU.org to make your payments from other accounts or arrange for payments to be made from your Visa account. Once you register at EZcardinfo.com you will be provided on-line, password protected FREE access to comprehensive information, free account information is also available by calling 800-237-6221or 800-423-7503. See our Website for new ways to save time and money, while conveniently using your card.

Automatic VISA® payments

With a SunState VISA® credit card, you can have your payments automatically, deducted electronically from your SunState share or share draft account. Please contact a member service representative for more information or to sign up for this feature.

VISA® CREDIT CARD AGREEMENT

In this Agreement, the singular includes the plural; "Agreement" means the terms, conditions and disclosures herein; "Card" means the VISA credit card and any duplicates, renewals or substitutions thereof; "Cardholder," "you" and "your" means each person or entity whose name is embossed on the face of the Card, each person or entity who signs, uses or authorizes use of the Card, each person who signed the Application for the Card, "Account" means your VISA credit card line of credit account with Credit Union; and "Issuer," "Credit Union," "we" and "us" means SunState Federal Credit Union or anyone to whom Credit Union assigns or transfers this Agreement. By signing, using and/or authorizing the use of the Card, you agree to the following terms, conditions and disclosures:

SOLICITATIONS DISCLOSURES

	VISA STUDENT
ANNUAL PERCENTAGE RATE (APR) for purchases	**17.00%**, monthly periodic rate 1.416666%
Cash Advance APR and Balance Transfer APR (not purchases)	**17.00%**, monthly periodic rate 1.416666%
Default APR	**17.99%**, daily periodic rate 0.049287% if Account is in default (including if Account is due for two minimum payments)
Grace period for repayment of the balance for purchases	25 days from the billing cycle closing date on new purchases (provided you have paid your previous balance in full by such date).
Method for computing the balance for purchases	Average daily balance (including new purchases).
International Service Assessment (ISA) Fee	Transactions initiated in foreign countries and/or foreign currencies will be charged to your Account in U.S. dollars. The conversion rate to dollars will be (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (b) the government-mandated rate in effect for the applicable central processing date, in each of the above instances, plus 1% International Service Assessment Fee.

Miscellaneous Fees
Additional charges, plus applicable taxes, may also be assessed. No **FINANCE CHARGE** will be assessed on these additional charges.
Cash advance fee: 3% of the amount of the cash advance, but not less than $5.00.
Late payment fee: 10% of payment due, minimum of $30.00 (11 days late) and will be assessed when any credit card check or transaction is submitted against a delinquent or defaulted Account, whether or not the advance is honored.
Over-the-credit-limit fee: Default/Overlimit charge is $35.00, and will be assessed when any credit card check or transaction is submitted against a delinquent or defaulted Account, or would result in any unpaid balance in excess of the credit limit approved and in effect at the time of presentment, whether or not the advance is honored. We may approve advances which exceed the credit limit in our sole discretion.
Annual Membership fee: $0 No minimum finance charge.
Charges listed below may be assessed to your share draft, or your regular share account at your request.
Replacement credit card: $20.00 will be assessed for replacing your Card, plus actual charges for a rush order.
Replacement PIN by mail: $10.00.
Copy of document: $10.00.
Check or Item not honored by your financial institution: $35.00.
Account Research: You will be charged a research fee of $25.00 per hour, with a $25.00 minimum charge, for all research on your Account you request (except when the request is made in connection with a billing error made by Credit Union).
No **FINANCE CHARGE** will be assessed on these additional charges.
Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which you may be located.
You shall immediately notify Credit Union of any loss, theft, or unauthorized use of the card, orally or in writing at: **Credit Card Security Department, P.O. Box 30034, Tampa, FL 33630, Telephone Number: (800) 325-3678 or (727) 570-4881.**
You must keep us advised of your contact information (home phone, work phone, cellular phone numbers). You must tell us when you plan to travel outside the continental United States. Failure to keep your contact information current may result in denied transactions.
Changes in Credit Card Account Type: Your initial Account type as described above will be determined by Credit Union in its sole discretion based on Credit Union's application of its then-current underwriting and creditworthiness standards. Credit Union may change the terms and conditions of your Account, including your Account type and applicable **FINANCE CHARGES** at any time by providing you notice as required by applicable law.
® Visa is a registered trademark of Visa International.

TERMS AND CONDITIONS

The person ("Cardholder") whose name is embossed on the face of the VISA card ("Card"), and each other Cardholder in the event more than one Card is issued, by signing or using said Card, agrees with the Issuer of the Card as follows:
1. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally VISA Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to him from any bank that is a member, alone or in association with others of VISA U.S.A., Inc. and (b) upon execution of a written separate agreement with Issuer for a VISA overdraft financing agreement if offered by Issuer.
2. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual implied or apparent authority for such use and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing Cardholder's Account number that has been issued to another person by reason of such person being a member of Cardholder's family or otherwise issued upon Cardholder's request (all such Cards bearing the same VISA Account number hereinafter collectively called "Related Cards").
3. Cardholder agrees to pay to Issuer an annual membership fee, as stated in the Disclosures below, for participation in Issuer's credit card plan. Such annual membership fee shall be imposed whether or not Cardholder uses the card to obtain credit purchases and loans. The membership fee shall be charged to Cardholder's Account each year in the month of Issuer's choice. The membership fee is not refundable in the event of termination of the Account by either Cardholder or Issuer unless otherwise provided for by law.
4. Each Card is the property of the Issuer, is not transferable and must be surrendered upon demand. It can be cancelled as well as repossessed by Issuer or its designee, and the privileges thereof revoked at any time without prior notice.
5. Cardholder shall not use Card or permit the use of Related Cards to obtain Credit Purchases or Loans which will increase Cardholder's VISA indebtedness to Issuer to an amount in excess of the limit established by Issuer. Card may not be used for any illegal transaction.
6. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Bank, respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Bank to honor the Card or any Related Card. Any refund adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholder's Account statement with Issuer.
7. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA Card and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Cards unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or at Cardholder's option an installment equal to at least the required minimum payment stated in Paragraph 2 below.
8. Interest on Loans and Credit Purchases will be charged in accordance with the FINANCE CHARGE calculation method referred to in Paragraphs 5 and 6 of the Disclosures. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the ANNUAL PERCENTAGE RATE set forth in the Disclosures above.
9. If the Card is cancelled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement. However, unless the Cardholder expressly agrees otherwise, the Cardholder's household goods and dwelling will not secure Cardholder's obligations under this agreement even if Issuer has or later acquires a security interest in the household goods or mortgage on the dwelling. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement including reasonable attorney's fees and all court costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees, or expenses are prohibited by law.
10. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.
11. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.
12. Cardholder may be liable for the unauthorized use of the Card or Related Cards as provided in this paragraph. If 10 or more cards are issued for use by employees of a single business or other organization there is no limit to Cardholder's liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein, the business or organization may only impose liability of its employees for unauthorized use of a card as authorized by federal law and regulation.
13. Cardholder shall immediately notify Issuer of any loss, theft, or unauthorized use of the card, orally or in writing at: Credit Card Security Department, P.O. Box 30034, Tampa, FL 33630, Telephone Number: (800) 325-3678 or (727) 570-4881.
14. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.
15. Transactions initiated in foreign countries and/or foreign currencies will be charged to Cardholder's Account in U.S. dollars. The conversion rate to dollars will be (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (b) the government-mandated rate in effect for the applicable central processing date, in each of the above instances, plus the International Service Assessment (ISA) Fee.
16. Payments made to Cardholder's Account will be applied in the manner determined solely by the Issuer. In most instances, payment will be applied to balances with lower APRs before balances with higher APRs. This will result in balances with lower APR's (such as new balances with promotional APR offers) being paid before any existing balance. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's Account.
17. Issuer can reinvestigate and reevaluate any information Cardholder provided on Cardholder's credit application at any time and in the course of doing so, Issuer may ask Cardholder for additional information, request credit bureau reports and/or otherwise verify Cardholder's current credit standing.
18. Cardholder agrees that Issuer may release information to others, such as credit bureaus, regarding the status and history of Cardholder's Account. However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so.
19. Cardholder agrees that Cardholder's Account shall be subject to all applicable rules and regulations of VISA U.S.A., Inc. as applicable as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of VISA U.S.A., Inc. the rules and regulations of VISA U.S.A. Inc. shall control.

ADDITIONAL VISA DISCLOSURES, TERMS AND CONDITIONS

1. The Periodic Rate and corresponding ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE is as stated in the Disclosures above based on your then-current Account type as disclosed to you with or before the Card is issued.
2. The minimum payment required is the total New Balance as shown on your monthly statement if the amount is equal to or less than $25.00. If the New Balance exceeds $25.00 the minimum payment is 2% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due, or $25.00, whichever is greater.
3. Late Charges — If the minimum required payment is not received within 10 days after the Closing Date subsequent to the payment Due Date, a late charge as shown above shall be imposed.
4. Overlimit Charges — Each time cardholder incurs charges exceeding the maximum authorized credit agreed to by Issuer, Cardholder shall immediately pay the amount by which the Total New Balance exceeds the maximum authorized credit. An overlimit charge as shown above shall be imposed.
5. The FINANCE CHARGE is calculated in the following manner. 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 on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. If the New Balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days from the closing date of that statement, no FINANCE CHARGES will be imposed during the current billing cycle for Cash Advances posted to your Account during previous billing cycles. The FINANCE CHARGE for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your Account, and subtracting any payments as received or credits as posted to your Account, but excluding any unpaid FINANCE CHARGES and non-accruing fees. Balance Transfers shall be treated as Cash Advances for all purposes, including the calculation of FINANCE CHARGES.
6. A FINANCE CHARGE will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a FINANCE CHARGE will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your Account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The FINANCE CHARGE for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your Account, and subtracting any payments as received and credits as posted to your Account, but excluding any unpaid FINANCE CHARGES and non-accruing fees.
7. In event of suit to collect unpaid balances, all costs, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, shall be imposed, except to the extent such costs, fees or expenses are prohibited by law.
8. Documentary stamp taxes as may be required by law shall be imposed on each Cash Advance at the time the loan is made.
9. The annual membership fee, if any, shall be treated as a credit purchase for purposes of calculating FINANCE CHARGES, unless prohibited by law.
10. If you have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, collateral securing those loans or credit extensions, will also secure your obligations under this agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this agreement even if Issuer has or later acquires a security interest in the household goods or mortgage on the dwelling.
11. AS A CONDITION OF ISSUER'S OPENING YOUR ACCOUNT AND YOUR USE OF THE CARD, YOU HEREBY GRANT TO ISSUER A SECURITY INTEREST IN ALL SHARES, DEPOSITS AND OTHER FUNDS ON DEPOSIT WITH ISSUER IN WHICH YOU HAVE AN OWNERSHIP INTEREST (other than an IRA account or an account where this security interest would cause the loss of tax-exempt or tax-deferred status). THE SECURITY INTEREST IS FOR ALL AMOUNTS OWED TO ISSUER UNDER THE TERMS OF THIS AGREEMENT. IF YOU ARE IN DEFAULT UNDER ANY TERM OF THIS AGREEMENT, ISSUER SHALL HAVE A RIGHT TO IMMEDIATELY SET OFF AGAINST YOUR SHARES, DEPOSITS AND/OR OTHER FUNDS WITHOUT NOTICE OR DEMAND TO YOU.
12. Issuer may adjust the interest rate on your Account whenever your Account is two (2) minimum payments due or is otherwise in default under the terms of the VISA Credit Card Agreement, VISA Terms and Conditions or Additional VISA Disclosures. Terms and Conditions. We will change your interest rate to the daily periodic rate and corresponding ANNUAL PERCENTAGE RATE applicable to your then-current Account Type as set forth in the "Default APR" row of the SOLICITATIONS DISCLOSURES above on the last day of the month in which the Account shows due for two minimum payments or in which the Account is otherwise in default as described above. We will determine and impose your FINANCE CHARGE by applying the daily periodic rate to the daily unpaid balance for the number of days that balance remains unpaid. To get the daily unpaid principal balance, we take the beginning balance each day, add any new advances or debits and subtract any payments or credits. Your interest rate may be returned to the normal interest rate at the sole discretion of the Credit Union.

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 the payment on any amount you think is wrong. To stop the 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 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 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.

And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

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 RULES 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 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.