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Credit Line Account Agreement and Federal Disclosure Statement

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA CLASSIC, VISA GOLD, VISA SECURE AND MASTERCARD PLATINUM AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA CLASSIC, VISA GOLD, VISA SECURE AND MASTERCARD PLATINUM CREDIT CARDS, AND/OR ANY OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

In this Agreement, the reference to "We", "Us", "Our" and "Credit Union" mean VANTAGE CREDIT UNION. The words "You" and "Your" mean each person who accepts this Agreement or uses the Visa Classic, Visa Gold, Visa Secure or MasterCard Platinum Credit Card(s). The words "Card" and "Credit Card" mean any Visa Classic, Visa Gold, Visa Secure or MasterCard Platinum Credit Card issued to You by Us and any duplicates or renewals. "Convenience Checks" mean the special Account access devices that We may provide for Your use from time to time. If this is a joint Account, read singular pronouns in the plural.

You, as the Borrower, under a Credit Line Account ("Account"), understand that the following Federal Disclosure Statement and the terms and conditions found herein constitute Our Agreement with You. Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, Convenience Checks, charge slips, Credit Cards, and the like. Regardless of the access means, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

FEATURE CATEGORIES. Your Account has Feature Categories which may include Personal Line of Credit, Overdraft Protection, Personal Property Secured (a label to reference certain Feature Categories secured by personal property described on the separate page titled "Credit Line Account Advance Request And Security Agreement" which We have included with and made a part of this Agreement), Share Secured, Certificate Secured, VIP, Tuition, Personal Loan, Visa Classic, Visa Gold, Visa Secure and MasterCard Platinum.

Account Feature Categories	Daily Periodic Rate	Monthly Periodic Rate	ANNUAL PERCENTAGE RATE
Personal Line of Credit	0.035342%		12.90%
Overdraft Protection	0.035342% 0.027397% (2)		12.90% 10.00% (2)
Visa Classic		1.3250% 1.1583% (1) 0.9083% (2)	15.90% 13.90% (1) 10.90% (2)
Visa Gold		1.0750% 0.9083% (1)(2)	12.90% 10.90% (1)(2)
Visa Secure		1.3250% 1.1583% (1)	15.90% 13.90% (1)
MasterCard Platinum		1.1583% 0.9917% (1)	13.90% 11.90% (1)

(1) This rate applies to those members who have elected Automatic Payment.
 (2) This rate applies to those members who are 62 years of age or older and members of VCU's Alumni Club.

ADVANCES. Whenever You request a transaction, We may require You to prove Your identity. Advances made on Your Account will be processed according to the instructions You give Us (such as by wire transfer, direct transfer to Your Credit Union account or by other such means) and You authorize Us to do this, or We may draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your advance request unless You notify Us that You disagree with any such item appearing on Your periodic statement according to the provision of this Agreement titled "YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE". You understand that all advances are subject to Our prior approval and, in particular, whether or not any specific secured advance request is approved may be, in part, determined by how much equity You have or will have in the shares, certificates and/or collateral offered as security.

SECURITY INTEREST. As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (except for IRA and Keogh accounts) and any dividends/interest due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account, and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

Whether additional security will be required depends on the type of advance You request. If You request an advance under a Feature Category which describes personal property, that property, including the proceeds of the sale of such property, must also be given as collateral. For example, a Feature Category called "New Car Advances" means the security will be a new car. The fact that we are acquiring a security interest in certain Property or Shares will be disclosed in the Credit Line Account Advance Request and Security Agreement form related to any initial secured advance. You will be provided a copy of that form at the time You receive the initial advance for any secured Feature Category.

You acknowledge that You own any shares and/or collateral pledged as security and that there are no other liens against them other than Ours. You agree to perform all acts which are necessary to make Our security interest in the shares and/or collateral being pledged enforceable. Except for Our security interest, any collateral pledged as security for Your Account is owned free and clear from any liens, adverse claims, security interests or encumbrances. Without Our express written consent, no other liens, security interests or encumbrances will be allowed to attach to the collateral. You agree to inform Us immediately if the collateral is to be moved from the address We have on file for You or at such other address at which You have informed the Credit Union the collateral is now located. The collateral will not be sold or otherwise transferred and at all times the collateral will be kept in good repair. The collateral shall not be used for any unlawful purpose. We shall receive Your full cooperation in obtaining everything that We require to place and/or maintain Our security interest and/or lien in the collateral. We may examine and inspect the collateral at any time, wherever located. All taxes or assessments on the collateral shall be paid as they come due; if not paid, We may pay them and will be entitled to reimbursement or alternatively, charge that amount to Your Account, under the related Feature Category.

Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

CONSENSUAL LIEN: If You have been issued a Credit Card, Visa Check Card with Overdraft Protection or an ATM Card with Overdraft Protection, You grant and consent to a lien on Your shares or deposits with Us (except for IRA and Keogh accounts) and any dividends/interest due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance and/or Overdraft Protection balance created through the use of Your Visa Check Card or ATM Card.

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VISA SECURE CREDIT CARD RESTRICTIONS. In order to apply for and maintain a Visa Secure Card, You agree to grant Us a specific security interest in Your Visa Secure Savings Account with Us. The amount that is pledged will equal Your initial Credit Limit, but in no event will be less than \$500. In order to retain Card privileges, the funds pledged as security will remain in Your Visa Secure Savings Account unless You cancel Your Visa Secure Card and request the redemption of any funds given as security. You may do so at any time by returning any Visa Secure Cards issued to You and completing a Visa Secure Card Voluntary Closure form available from the Credit Union. Any funds securing Your Visa Secure Card (less any amounts You owe) will be transferred to Your Regular Savings Account 15 days after We receive Your request. If Your Visa Secure Card is closed for cause due to an overlimit or delinquent status, any funds securing Your Visa Secure Card will immediately be applied to any balance owing. You agree to immediately pay in full any amount then outstanding on Your Account.

VIP ACCOUNT RESTRICTIONS. In order to receive and maintain a VIP Feature Category, You agree to give Us a specific pledge of shares which will be equal to 50% of Your initial advance. In the event that You default, We may apply these shares toward the repayment of any amount owed on Your VIP Feature Category. You may cancel at any time by paying any amounts owed on Your VIP Feature Category. To be certain that Your entire balance and all advances are paid, any shares pledged may not be available to You for 30 days after You have cancelled and any outstanding balance is paid in full.

LINE OF CREDIT LIMITS. You will be notified of Your specific Credit Limits for advances which are made under Your Account. Unless You are in default, any Credit Limit established for You will generally be self-replenishing as You make payments on Your Account.

You will keep Your unpaid balance within any Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advances which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of amounts owed. If any Account access device, such as a Personal Identification Number (PIN) is requested and approved, You understand that any such Account access device will be mailed only to the primary Borrower at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision. Upon request by any party to this Account or upon Our receipt of inconsistent instructions, We may, at Our option and without notice to either party, refuse any request for any withdrawal or charge under this Agreement.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay Your Minimum Monthly Payment, You understand that You have the right to repay Your Account at any time without penalty. You also understand that You will be charged periodic Finance Charges to the date You repay Your entire balance. You may make larger payments without penalty. Any partial payment or prepayment will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. We may apply each payment to whichever Feature Category We wish. For all Feature Categories (except Visa and MasterCard), payments will be applied first to any Late Charges or fees owing, then to the Finance Charge due, then to the outstanding principal balance. As permitted by law, the order in which We may apply Visa and MasterCard payments is at Our discretion. Any unpaid portion of the Finance Charge will be paid by subsequent payments and will not be added to the principal. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges.

Overdraft Protection Minimum Monthly Payments will be established after each advance according to the following table:

If Balance After Latest Advance Is:	The Minimum Payment Is:	If Balance After Latest Advance Is:	The Minimum Payment Is:
\$ 20 - \$ 500	\$ 20.00	\$ 5,001 - \$ 5,500	\$ 150.00
\$ 501 - \$ 1,000	\$ 40.00	\$ 5,501 - \$ 6,000	\$ 160.00
\$ 1,001 - \$ 1,500	\$ 55.00	\$ 6,001 - \$ 6,500	\$ 175.00
\$ 1,501 - \$ 2,000	\$ 70.00	\$ 6,501 - \$ 7,000	\$ 190.00
\$ 2,001 - \$ 2,500	\$ 90.00	\$ 7,001 - \$ 7,500	\$ 205.00
\$ 2,501 - \$ 3,000	\$ 100.00	\$ 7,501 - \$ 8,000	\$ 220.00
\$ 3,001 - \$ 3,500	\$ 110.00	\$ 8,001 - \$ 8,500	\$ 235.00
\$ 3,501 - \$ 4,000	\$ 120.00	\$ 8,501 - \$ 9,000	\$ 250.00
\$ 4,001 - \$ 4,500	\$ 130.00	\$ 9,001 - \$ 9,500	\$ 265.00
\$ 4,501 - \$ 5,000	\$ 140.00	\$ 9,501 - \$ 10,000	\$ 280.00

Overdraft Protection Minimum Monthly Payments will be automatically made according to the payment method that You selected at the time Your Account was established or as modified at a later date. If We have no election for the source of Copyright Oak Tree Business Systems, Inc., 1998-2009. All Rights Reserved.

an automatic payment on file, Your payments will automatically be transferred from Your checking account with Us.

Visa Classic, Visa Gold, Visa Secure and MasterCard Platinum Minimum Payments will be an amount equal to 3.00% of Your new unpaid Visa Classic, Visa Gold, Visa Secure or MasterCard Platinum Account balance at the end of each billing cycle, subject to the lesser of \$26.00 or Your balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds any approved Credit Limit.

You may, by separate agreement, authorize Us to charge an amount equal to: (a) the Minimum Periodic Payment shown on Your Periodic Billing Statement; (b) a set amount not less than 3.00% of Your approved Credit Limit; or (c) the total New Balance shown on Your Periodic Billing Statement. If You authorize Us to do this, the amount designated in such agreement will be deducted automatically from Your checking or Regular Savings Account with Us or Your checking account at another institution.

VISA AND MASTERCARD PROMOTIONAL PERIOD PAYMENT ALLOCATION. Payments made during promotional periods will be applied in the following order: (1) any single-item purchases(s), balance transfers or cash advance balances made during any such promotional period; (2) unpaid fees; (3) previously billed and unpaid Finance Charges on purchases; (4) previously billed and unpaid Finance Charges on cash advances; (5) previously billed and unpaid cash advances; (6) previously billed and unpaid purchases; (7) new cash advances whether or not billed on Your Periodic Billing Statement; and then to (8) new purchases whether or not billed on Your Periodic Billing Statement.

FINANCE CHARGES (EXCEPT FOR VISA AND MASTERCARD). A Finance Charge will be assessed on any unpaid principal balance(s) for each Feature Category of Your Account for the period such balance(s) is outstanding. Balance(s) change each time advances are made, payments are made or credits given under any Feature Category. The Finance Charge begins to accrue on the date of each advance and there is no grace period.

VARIABLE RATE. Share Secured and Certificate Secured advances are subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal in effect on the 15th business day preceding the first business day of each calendar quarter, rounded to the nearest 0.25% ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first business day of each calendar quarter. Increases or decreases in the Interest Rate will result in like increases or decreases in the Finance Charge and may affect the number of Your scheduled payments. If necessary, Your payment will be adjusted to the amount needed to avoid negative amortization. Your Interest Rate will never be less than _____% nor greater than _____% and will apply to the remaining principal balance.

For the applicable Index, Margin, Daily Periodic Rate and corresponding Annual Percentage Rate for all Feature Categories (Except Visa, MasterCard, Personal Line of Credit and Overdraft Protection), refer to the separate page titled "Credit Line Account Advance Request And Security Agreement" and/or "Additional Disclosure - Federal Truth-In-Lending Act" which We have included with and made a part of this Agreement.

HOW TO DETERMINE THE FINANCE CHARGE (EXCEPT FOR VISA AND MASTERCARD). For all Feature Categories (except Visa and MasterCard), the Finance Charge is determined by multiplying Your unpaid balance at the close of each day in the billing cycle being accounted for by the applicable Daily Periodic Rate. The unpaid balance is the balance each day after payments, credits, and unpaid Finance or Late Charges to that balance have been subtracted and any new advances, insurance premiums or other charges have been added to Your unpaid balance. These daily Finance Charges are then added together and the sum is the amount of the Finance Charge owed for the Feature Category being accounted for. The total Finance Charge You owe on Your Account for each billing cycle is the sum of all the Finance Charges due for all applicable Feature Categories.

VISA AND MASTERCARD FINANCE CHARGES. In the case of any Visa and MasterCard Credit Card transactions, balances subject to the periodic Finance Charge are the separate average daily transactions balances outstanding during the month (new and previous) for cash advances and purchases. The Finance Charge for a billing cycle is computed by applying the Monthly Periodic Rate to the average daily balance during each billing cycle. To get each average daily balance, We take the beginning balance each day, add any new purchases, cash advances, insurance premiums and debit adjustments and subtract any payments, credits and unpaid Finance or Late Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle which We then multiply by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases of goods and services if You pay Your entire new balance within 25 days of Your statement closing date. Otherwise, Finance Charges on purchases are calculated from the date they are posted to Your Account and will continue to accrue until the closing date of the billing cycle

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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. Cash advances (including Convenience Checks) are always subject to a Finance Charge from the date they are posted to Your Account.

OVERDRAFT PROTECTION (INCLUDING VISA CHECK AND ATM CARD). We may transfer funds in the amount necessary from Your Overdraft Protection Feature Category to clear any overdraft on Your Checking Account subject to this provision. With respect to any overdraft created through the use of Your Visa Check Card or ATM Card We will first attempt to clear any such overdraft by a charge to Your Overdraft Protection Feature Category and then to Your designated Share Account. Whether or not such a transfer occurs will be controlled by this Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Your Overdraft Protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.

PERIODIC STATEMENTS. On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-In-Lending Act.

OUR RESPONSIBILITY TO HONOR CONVENIENCE CHECKS. We may not honor Your Convenience Checks if: (1) by paying a Convenience Check You would go over Your Credit Limit; (2) Your Cards, Check Cards, ATM Cards or Convenience Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired. If a post dated Convenience Check is paid and as a result any other Convenience Check is returned or not paid, We are not responsible for any resulting loss or liability.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) A judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your Indebtedness hereunder is or soon will be impaired, time being of the very essence.

Upon any occurrence of default, We may, to the extent permitted by law, cancel Your rights under this Agreement, require the return of all access devices and declare the entire balance of every Feature Category of Your Account immediately due and payable, without prior notice or demand. If Your entire Account balance is not then paid immediately upon default, and if permitted by law, the collateral shall be voluntarily surrendered to the Credit Union at a time and place acceptable to it. If this is not done, to the extent permitted by law, the Credit Union may enter the premises where the collateral is located and take possession of it and the Credit Union may assert the defense of a superior right of possession as the holder of a security interest to any offense of alleged wrongful taking and conversion. The Credit Union may sell or dispose of the collateral in any manner permitted by law, and any resulting deficiency on Your Account shall be immediately paid to the Credit Union.

LATE CHARGES (EXCEPT FOR VISA AND MASTERCARD). For payments due in excess of \$25, if Your payment is more than 15 days late, You will be charged 5.00% of the payment due, subject to a maximum of \$25 and a minimum of \$10. For payments due that are \$25 or less, You will be charged \$5 if Your payment is more than 15 days late.

OTHER FEES AND CHARGES. You agree that We may add certain fees to Your Account according to the separate page titled "VCU Fee Schedule" which has been provided along with this Agreement.

PROPERTY INSURANCE. You agree to insure the collateral described in any Credit Line Account Advance Request and Security Agreement against theft, and collision, and will provide "all risks" hull insurance in the case of aircraft or boats and accessories thereto, if any, with a policy as specified by Us, in the amount and for the period required by Us, with Us named as loss payee for Our protection. You may purchase the insurance from any insurer You want, but We have the right not to accept the insurer for reasonable cause. You agree to deliver satisfactory evidence of the insurance policy to Us within any time period specified in any notice from Us or on Our behalf.

Unless You provide evidence of the insurance coverage required by Your Agreement with Us, We may purchase insurance at Your expense to protect Our interests in the Collateral. This insurance may, but need not, protect Your interests. The coverage that We purchase may not pay any claim that You make or any claim Copyright Oak Tree Business Systems, Inc., 1998-2009. All Rights Reserved.

that is made against You in connection with the Collateral. You may later cancel any insurance purchased by Us, but only after providing evidence that You have obtained insurance as required by this Agreement. If We purchase insurance for the Collateral, You will be responsible for the costs of that insurance, including the insurance premiums, interest and any other charges We may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance You may be able to obtain on Your own.

If we obtain any necessary insurance, Your payment may be increased and/or We may demand that You pay the cost in a single lump sum. We have the authority to obtain, adjust, settle or cancel insurance and may endorse any party's name on any draft.

COLLECTION COSTS. To the extent permitted by law, You will reimburse Us for all of Our costs and expenses, including reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

CREDIT INSURANCE. Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to Your outstanding Account balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENT(S). Any separate sheet of paper labeled "Additional Disclosure – Federal Truth-In-Lending Act", "Advance Request and Security Agreement" or "VCU Fee Schedule" which is delivered together with this Agreement or provided later, become an integrated part of this Agreement and Disclosure.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original Application for Your Account or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement. By signing the application; or by using Your Account or any Account access device; or by authorizing another to use Your Account, You agree to and accept its terms.

TERMINATION. Either You or We may cancel Your Account or any particular Feature Category of Your Account, at any time, whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Missouri except to the extent that such laws are inconsistent with controlling federal law.

ORAL AGREEMENTS. Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect You and Us from misunderstanding or disappointment, any agreements We reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between Us, except as We may later agree in writing to modify it.

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SPECIFIC TERMS APPLICABLE TO YOUR VISA CLASSIC, VISA GOLD, VISA SECURE AND MASTERCARD PLATINUM CREDIT CARDS

USE OF YOUR CARD. You may use Your Card to buy goods and services in any place that it is honored and to get cash advances at participating financial institutions. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law.

OWNERSHIP. Your Card remains Our property and may be cancelled by Us at any time without notice. You agree to surrender Your Card and to discontinue its use immediately upon Our request.

LATE CHARGE. If Your payment is more than 15 days late, You will be charged: (a) 5.00% of the payment due, subject to a maximum of \$25 and a minimum of \$10 (whenever the payment due is greater than \$25); or (b) \$5 (whenever the payment due is equal to or less than \$25).

ISSUANCE OF A PERSONAL IDENTIFICATION NUMBER. We will issue You a Personal Identification Number (PIN) for use with participating Automated Teller Machines (ATMs). This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights. Your use of the PIN is Your authorization to Us to withdraw funds from Your Account or charge Your Card to cover such transactions.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using Your Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. 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 Us of the loss, theft, or possible unauthorized use by calling Us at the telephone number shown in this Agreement or by writing to Us at the address shown in this Agreement. In any case, Your liability will not exceed \$50.

REFUSAL TO HONOR CARDS OR CONVENIENCE CHECKS. We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Convenience Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Convenience Checks.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and/or foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by Visa or MasterCard (as is applicable) from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or MasterCard (as is applicable) itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, you will be charged 1.00% of the final settlement amount.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips cannot be returned with the statement.

LOST/STOLEN CARDS OR CONVENIENCE CHECKS. To report lost or stolen Credit Cards, PINs or Convenience Checks, or any combination thereof, You will immediately call the following numbers: (314) 298-0055 or (800) 522-6009 during regular business hours. After business hours, call (800) 449-7728. Gold Cardholders may also call (800) VISA 911 or (410) 581-9994 (outside of the U.S.). MasterCard Cardholders must call (636) 722-7111 when calling from outside the U.S., and may call collect.

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, they will do so electronically or by sending Us a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if

it is \$1.00 or more refund it on Your written request or automatically deposit it to Your Regular Savings account after six months.

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

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 STATEMENT

If You think Your statement is wrong, or if You need more information about a transaction on Your statement, write Us on a separate sheet, at Our address shown in this Agreement. Write to Us as soon as possible. We must hear from You no later than 60 days after We sent You the first statement 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.
- 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, 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 statement is 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 statement that are not in question.

If We find that We made a mistake on Your statement, 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 10 days telling Us that You still refuse to pay, We must tell anyone We reported You to that You have a question about Your statement and We must tell You the name of anyone We reported You to. We must tell anyone We reported 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 statement is 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.