

PO BOX 24747  
TAMPA, FL 33623-4747

Dear Cardholder: Your new Card is enclosed. The Terms governing the use of this account are printed on the reverse side of this form or are enclosed. These Terms may be amended or supplemented by separate notices to you, including any notices you have previously received from us. The Disclosures required by federal law are set forth below or are enclosed, and we are also enclosing a separate statement containing important information regarding your rights to dispute billing errors. **Keep these forms so you can refer to them if you have any questions regarding your account.**

**VISA**



### DISCLOSURES REQUIRED BY FEDERAL LAW

**1. FINANCE CHARGES:**

a) Calculation Methods - Cash Advance: F Credit Purchases: G  
(See reverse side for calculation method descriptions).  
b) Periodic Rates used to compute **FINANCE CHARGES**-  
Cash Advances: 1.080 % per month Credit Purchases: 1.080 % per month  
Corresponding **ANNUAL PERCENTAGE RATES**-

Cash Advance: **12.96** % Credit Purchases: **12.96** %

c) For Cash Advances obtained Over the Counter equal to or greater than \$ .00 a **FINANCE CHARGE** equal to the greater of \$ .00 or .00 % of the cash advance will be imposed; however this charge will not exceed \$ .00 for each Over the Counter Cash Advance. For Cash Advances obtained at an Automated Teller Machine (ATM) equal to or greater than \$ .00 a **FINANCE CHARGE** equal To the greater of \$ .00 or .00% of the cash advance will be imposed; however this charge will not exceed \$ .00 for each ATM Cash Advance. A transaction fee may also be imposed by an ATM operator, not holding your account, or by any national, regional or local network used to complete a Cash Advance transaction.

**2. OVER LIMIT CHARGES:** Cardholder shall immediately pay the amount by which the total New Balance exceeds the maximum authorized credit. An Over Limit Charge equal to the greater of \$ .00, or .00 % of the Amount over limit, shall be imposed, not to exceed \$ .00 (For California accounts see, Sec. 9).

**3. ANNUAL FEE:**

a) A non-refundable Annual Fee of \$ .00 plus applicable taxes, shall be charged to your account, or -  
b) Using Plan 0 (see Sec. 11) An Annual Fee/**FINANCE CHARGE** OF \$ .00 plus applicable taxes shall be charged unless, for the time period analyzed, you charged more than \$ 0 or had more than 0 transactions on your card.

**4. MINIMUM PAYMENT:**

a) The minimum payment required is the New Balance shown on your statement if the amount is equal to or less than \$ 10.00  
b) If the New Balance exceeds \$ 10.00 the minimum payment is 3.00 % of that portion of the New Balance which does not exceed your credit limit (rounded up to the nearest dollar), or \$ 10.00 , whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

**5. 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 equal to the greater of \$ 30.00 , or .0 % of the unpaid portion of the past due amount is imposed, but not to exceed \$ 30.00.

6. The only **FINANCE CHARGES** assessed on your account other than those assessed by a periodic rate, will be transaction **FINANCE CHARGES** in connection with Cash Advances, or International Transaction Fees (i.e. cross-border and/or currency conversion fees) of up to 1%, which may qualify as a **FINANCE CHARGE** (see item O. on back), if part of your plan. Transactions **FINANCE CHARGES** for each Cash Advance will be imposed on the date the Cash Advance was posted to your account. No grace period applies on any transaction **FINANCE CHARGE** imposed for Cash Advances.

7. Documentary stamp taxes as may be required by law shall be imposed on each Cash Advance at the time the loan is made.

8. The annual fee shall be treated as a Credit Purchase for purposes of calculating **FINANCE CHARGES**, unless prohibited by law.

9. In California a maximum of \$10 in Over Limit Fees may be imposed with respect to any charge that causes the outstanding balance to exceed the credit limit by \$500 or 120 percent, whichever is less. No more than one over limit charge may be assessed within a single monthly billing cycle.

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 a mortgage on the dwelling. If you have executed a written agreement granting a security interest in any deposit accounts (checking, savings, or share accounts) or other funds held by Issuer to secure your obligations under this credit card plan, such accounts and/or funds are additional security for your obligations to Issuer arising from the use of your Card.

11. Annual Fee Plans: Your Annual Fee waiver analysis, under the Plan noted in Section 3.b, only includes the following transactions: Plan 1: Gross Sales; Plan 2: Gross Cash Advances; Plan 3: Net Sales; Plan 4: Net Cash Advances; Plan 5: Gross Sales plus Gross Cash Advance; Plan 6: Net Sales plus Net Cash Advances (Note: Time period analyzed shall be prior 12 month period; however, initial time period may be less than 12 months as it begins on the date you were notified of this program. Annual Fees shall not be waived for cardholders in default).

SEE REVERSE SIDE FOR MORE IMPORTANT DISCLOSURES.

NOTICE: See separate statement for important information regarding your rights to dispute billing errors.

### IMPORTANT NOTICES

\*SIGN SIGNATURE PANEL ON THE BACK OF CARD(S) IMMEDIATELY. CARDS(S) MUST BE SIGNED TO BE VALID.

\*DESTROY OLD CARD(S) NOW.

\*SAVE YOUR SALES SLIPS FOR COMPARISON WITH YOUR MONTHLY STATEMENT.

**LOST OR STOLEN CARD CALL (727) 570-4881.**

**VIEW YOUR ACCOUNT ONLINE AT**

[www.eZCardInfo.com](http://www.eZCardInfo.com)

VA 110216



## PERIODIC FINANCE CHARGE CALCULATION METHODS

The periodic Finance Charge Calculation Method applicable to your account for Cash Advances and Credit purchases of goods and services that you obtain through the use of your Card is specified in Section 1 on the Disclosure on the reverse side and explained below:

**Method A - Average Daily Balance (including current transactions).** The Finance Charge on purchases begins from the date the transaction is posted to your account and the Finance Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method E - Average Daily Balance (excluding current transactions).** To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method F - Average Daily Balance (including current transactions).** To avoid incurring an additional Finance Charge on the beginning balance of cash advances (and purchases, if Method F is specified as applicable to purchases) reflected on your monthly statement, you must pay the Beginning Balance shown on your monthly statement on or before the Payment Due Date. No grace period is provided for current cycle transactions.

The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of cash advances (and if applicable, purchases). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method G - Average Daily Balance (including current transactions).** To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

## TERMS GOVERNING THE USE OF YOUR CARD

The person ("Cardholder") whose name is embossed on the face of the VISA ("Card") enclosed herewith, and each Cardholder, in the event more than one Card is enclosed herewith bearing the same account number, by signing or using said Card, receipt of which is acknowledged, agrees with the Issuer of the Card whose name is printed on the reverse ("Issuer") as follows

A. 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 Purchases 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 Cardholder from any financial institution 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.

B. 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 VISA account number hereinafter collectively called "Related Cards").

C. Cardholder agrees to pay to Issuer an annual membership fee (as stated in the Disclosures on the reverse) for participation in the 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.

D. Each Card is the property of Issuer, is not transferable and must be surrendered upon demand. It can be canceled as well as repossessed by Issuer or its designee, and the privileges thereof revoked, at any time without prior notice.

E. Cardholder shall not use the Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's indebtedness to Issuer to an amount in excess of the limit established by Issuer.

F. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Financial Institution respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Financial Institution 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.

G. 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 Card 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 Section 4 on the reverse.

H. Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to in Section 1 of the disclosures on the reverse side. 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 Section 1 of the Disclosures on the reverse side.

I. If the card is canceled or surrendered 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 a 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 also those 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.

J. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.

K. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matter 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.

L. Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your financial institution, request a copy of a document, request a replacement card or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. No finance Charge will be assessed on such additional charges.

M. If it is believed that the Card has been lost or stolen or used in an unauthorized manner, the Cardholder shall contact Issuer AT ONCE, in order to minimize possible losses. In most cases, the Cardholder will not be liable for any unauthorized transactions unless it is determined that the Cardholder was grossly negligent or fraudulent in the handling of the Card. Notification can be made orally or in writing at:

Credit Card Security Department	Telephone Number
P.O. Box 30035	(727) 570-4881
Tampa, Florida 33630	

N. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

O. Payments must be made to the Issuer in U.S. dollars drawn on a U.S. Financial Institution. If Cardholder incurs charges in any other currency, the charges will be converted into U.S. dollars. The exchange rate for transactions in a foreign currency will be 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 the government mandated rate in effect for the applicable central processing date. All transactions in foreign countries will be subject to a 1% conversion or processing fee.

P. Issuer shall have sole discretion in how payments are applied to cardholder's account. 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.

Q. 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.

R. Cardholder agrees that Issuer may re-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.

S. 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. Your Visa Card may not be used for any illegal transaction(s).

## SERVICES CREDIT UNION GIFT CARD AGREEMENT

In this Agreement, the cardholder is referred to as "You", "Your" and/or "Cardholder". The gift card is referred to as "Card". Services Credit Union ("SCU") is the financial institution issuing Your Card. These terms and conditions apply to the use of Your Card. Read this Agreement carefully. Signing the back of the Card, using or allowing someone else to use the Card means You accept this Agreement and You are responsible for all transactions. Keep a record of the Card number in case of loss or theft.

**Using the Card.** You may need to activate Your Card before use at <https://www.consumercardaccess.com/cugift2> or call toll-free 866-833-2370. Your Card is non-reloadable, which means once purchased You cannot add value to Your Card. You may use the Card to make purchases from any merchant that accepts Visa debit cards. You may not use Your card for PIN-based transactions. You may not use Your Card for reoccurring payments. The Card may not be refunded or exchanged for cash or credit. At the time of each purchase, You will be asked to sign a receipt for the transaction. The dollar amount of the purchase will be deducted from the balance of Your Card. There is no limit on how frequently You may use Your Card. If You plan to make a purchase for an amount that exceeds the balance, You must inform the merchant before making the purchase. A merchant will require payment for the excess. If You improperly receive value greater than the remaining balance on Your Card, You will be liable for the amount by which Your transaction(s) exceeds the remaining balance. SCU is not responsible for a merchant's refusal to accept the Card.

**Fees.** There are no fees to use the Card to purchase goods or services. Except where prohibited by law, the following fees may apply and may be deducted from the balance available on the Card:

**Closed, Lost, or Stolen Card Replacement.** A \$10.00 fee will be deducted from Your balance to close or replace a lost or stolen Card;

**Maintenance Fee.** A monthly maintenance fee of \$3.00 will be deducted from Your balance beginning in the seventh (7th) month from Card activation and will occur each month until Card expiration or the available balance is zero, whichever is earlier.

**VRU Usage.** Your Card will be assessed a \$0.50 fee per telephone call to the automated voice response system after four (4) calls per month. Your Card will be assessed a \$5.00 fee per telephone call to live customer service after two (2) free calls per month.

**Restaurant Usage.** For purchases made at a restaurant, the purchase amount will be increased by 20% while being authorized by Visa, therefore; sufficient funds must be available for the whole amount. Once the gratuity, if any, is added to the original purchase, only the final amount will be deducted from Your balance.

**Lost or Stolen Cards.** Your Card may be replaced if it is lost or stolen. Call 866-833-2370 toll-free immediately or write to Card Security Department, P.O. Box 1481, Madison, WI 53701 to report a lost or stolen Card. Call Your credit union to receive a replacement card. Visa's Zero Liability policy protects You from liability for unauthorized use of Your Card. You will be required to provide Your Card number.

**International Transaction Fees.** International Transaction fees will be assessed up to 1% of the transaction amount for international transactions where a currency conversion occurs, or 0.8% of the transaction amount for an international transaction where a currency conversion is not performed. You agree to pay the converted amount plus any applicable international transaction fees.

**Card Expiration.** Except where prohibited by law, this Card is valid through the expiration date shown on the front of the Card or until the Card value reaches zero. You will lose any balance on the Card on the expiration date.

**Customer Service/Balance Inquiries.** To check Your balance or review recent transactions, You may visit <https://www.ConsumerCardAccess.com/CUgift2> or call toll-free 866-833-2370, 24 hours a day, 7 days a week.

**No Liability for Failure to Complete Transactions.** SCU is not liable (i) for the failure to complete transactions; (ii) if through no fault of SCU, You do not have enough money on Your Card to pay for a transaction; (iii) if the transaction exceeds Your available funds; (iv) if the terminal or

system is not working; and/or (v) if circumstances beyond SCU's control prevent the transaction.

**No Liability for Unauthorized Use of Card.** SCU is not liable for Your use or failure to use Your Card for PIN-based transactions; withdrawal of funds cash advances, to reserve and/or purchase hotel accommodations, rent cars, and/or "pay at the pump".

**Returned or Exchanged Merchandise.** SCU is not responsible for services or merchandise purchased with the Card or any damages resulting from the use of the Card. If You have a problem with merchandise or services purchased, You need to resolve the problem with the merchant. Exchange or return of merchandise purchased will be governed by the procedures and policies of each merchant applicable at the time of exchange or return.

**Error Resolution Procedures.** If You believe Your transaction receipt is inaccurate or if You need more information about a transaction, contact Customer Service at 866-833-2370 or P.O. Box 1481, Madison, WI, 53701 within 60 days of the transaction, and provide your name; Card number; a description of the error or the transaction at issue; Your concerns or questions; and the dollar amount of the suspected error. If an investigation is required, a resolution may take up to 45 days. If You fail to put Your inquiry in writing within 10 business days, SCU may refuse to re-credit Your Card. For alleged errors involving newly issued Cards, point-of-sale, or foreign initiated transactions, investigation may take up to 90 days. Re-crediting the amount of an alleged error for new accounts may take up to 20 business days. If You are unable to provide Your Card number, the remedies provided in this section may be unavailable.

**Governing Law; Venue.** SCU is located in Illinois and Your Card is issued from Illinois irrespective of Your residency or the jurisdiction(s) in which You use the Card. This Agreement is entered into with You in the State of Illinois and shall be governed, construed, and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of Illinois, without regard to its internal conflicts of law principles. Venue for state court proceedings shall lie in the Circuit Court for DuPage County, Illinois; and for federal court proceedings in the United States District Court for the Northern District of Illinois, Eastern Division.

**Amendment.** Without notice to You, SCU may change or add new terms to this Agreement at any time, including without limitation, additional fees, fee increases or enforcement of rights and obligations under this Agreement.

**Privacy Notice.** SCU collects nonpublic personal information about You from the following sources: (a) applications or forms You complete; (b) Your transactions with SCU, our affiliates, or others; and/or (c) information from a consumer reporting agency. SCU restricts access to nonpublic personal information about You to those employees and officials who need to know that information to provide products or services to You. SCU maintains physical, electronic, and procedural safeguards which comply with federal regulations to protect Your nonpublic personal information. SCU may disclose all of the information it collects to companies that perform marketing services on our behalf or to other financial institutions with whom SCU has joint marketing agreements. SCU may also disclose nonpublic personal information about You to nonaffiliated third parties as permitted by law.

**Confidentiality.** SCU will disclose information to third parties about Your account or the transfers You make (a) when it is necessary for completing transfer; (b) to verify the existence and condition of Your account for a third party, such as a credit bureau or merchant; (c) to comply with government agency or court orders or subpoenas, or laws and regulations; (d) if You give us Your written permission.

## SERVICES CREDIT UNION PREPAID DEBIT CARD AGREEMENT

Read this Agreement carefully; these terms and conditions apply to the use of Your Card. You accept the terms and conditions of this Agreement and are responsible for all transactions when You sign the back of the Card, use it or allow someone else to use the Card. Keep a record of the Card number in case of loss or theft.

### Definitions

"ATM" means any terminal at which You use Your Card to access Your Card Funds. "Card" means this prepaid debit Card. "Card Funds", "Funding", or "Funds" means an amount equal to the United States Dollar ("USD") amount added to Your Card, less any amounts previously obtained by You and any fees, charges, conversion fees and other expenses incurred in connection with Your Card. "SCU", "We" and "Us" means Services Credit Union, the financial institution issuing Your Card. "PIN" means the personal identification number which You choose for Your Card. "You", "Your" and/or "Cardholder" means the individual to whom the Card is issued.

**Using the Card.** You must sign the back of Your Card and activate Your Card before use at [www.CUMONEY.com](http://www.CUMONEY.com) or by calling 1-877-850-9650 and following the instructions. Your initial access code is the last 4 digits of your telephone number. You may add Funds to Your Card up to five (5) times per day not to exceed \$5,000 at any time. There is a 3 to 5 day hold on Funds transferred from Your account to Your Card. The minimum amount which can be added to Your Card is \$10.00. You may use the Card to withdraw funds, receive cash advances, make PIN-based transactions and/or merchant purchases. At the time of each purchase, You may be asked to sign a receipt or enter your PIN for the transaction. The dollar amount of the purchase will be deducted from the balance of Your Card. If You plan to make a purchase for an amount which exceeds the balance, You must inform the merchant before making the purchase; A merchant will require payment for the excess. For merchant PIN transactions, You may make twenty-five (25) transactions per day with a \$1,500 daily maximum or Your Card balance, whichever is less. For merchant signature purchases, You may make twenty-five (25) transactions per day with a \$5,000 daily maximum or Your Card balance, whichever is less. If You improperly receive value greater than the remaining balance on Your Card, You will be liable for the amount by which Your transaction exceeds the remaining balance. SCU is not responsible for a merchant's refusal to accept Your Card. You may request two (2) cash advances per day, with a maximum \$1,000 daily limit. Your Card may not be refunded or exchanged for cash or credit. If You give Your Card to another person or allow access to Your account, You will be deemed to authorize all transactions until You give SCU notice that further transactions are not authorized.

**ATM Transactions.** You may use Your Card to obtain Funds at any ATM. You will need to enter Your PIN and follow ATM instructions. You may make up to ten (10) ATM withdrawals per day, with a daily maximum of \$300. There may be additional fees and/or limitations established by the ATM owners / operators, depending upon the ATM You use.

**Fees.** There are no fees to use the Card to purchase goods and services. Except where prohibited by law, the following fees may apply and may be deducted from the balance available on the Card:

**ATM Fee.** An ATM fee of \$1.50 will be deducted from Your balance for each ATM withdrawal.

**Maintenance Fee.** A monthly fee of \$1.75 will be deducted from Your balance each month and will occur until Card expiration or when the available balance is zero.

**Funding Fee.** Each time Funds are added to Your Card, \$0.50 will be deducted from Your balance.

**Denied Transaction Fee.** If a transaction is declined, either at an ATM or a merchant, a \$0.50 fee will be deducted from Your balance.

**Inactivity Fee.** If You fail to use Your Card for ninety (90) consecutive days, Your Card will be assessed a monthly fee of \$3.00 beginning in the fourth (4<sup>th</sup>) month the fee will occur monthly until activity resumes on the account, including Funding, or Card expiration.

**Closed, Lost or Stolen Card Replacement Fee.** To close or replace a lost or stolen Card, \$5.00 will be deducted from Your balance. A \$35 fee will be deducted from Your balance for next-day delivery of a replacement card.

**Cash Out Fee.** A \$15.00 fee will be deducted from Your balance if you request to close and remove all funds from Your Card.

**Card Reissue Fee.** A \$3.50 card reissue fee will be deducted from Your balance to issue a new Card upon Card expiration. A new Card will be issued provided the previously issued Card did not have a negative balance and was not reported as closed, lost or stolen.

**VRU Usage.** Your Card will be assessed a \$0.50 fee per telephone call to the automated voice response system after 4 calls per month. Your Card will be assessed a \$5.00 fee per telephone call to live customer service after 2 free calls per month.

**Negative Balance Fee.** A \$.50 fee will be deducted from Your balance for each overdraft.

**Customer Service.** To check the available balance or review recent transactions, You may visit [www.CUMONEY.com](http://www.CUMONEY.com). You may call toll-free 877-850-9650, 24 hours a day, 7 days a week.

**International Transaction Fees.** International Transaction fees will be assessed up to 1% of the transaction amount for international transactions when a currency conversion occurs, or 0.8% of the transaction amount for an international transaction where a currency conversion is not performed. You agree to pay the converted amount plus any applicable international transaction fees.

**Restaurant Usage.** For purchases made at a restaurant, the amount will be increased by 20% while being authorized by Visa; therefore, sufficient funds must be available for the whole amount. Once the gratuity, if any, is added to the original purchase, only the final amount will be deducted from Your balance.

**Card Expiration.** Except where prohibited by law, Your Card is valid through the expiration date on the front of the Card.

**Returned or Exchanged Merchandise.** SCU is not responsible for services or merchandise purchased with the Card or any damages resulting from Your Card use. If You have a problem with merchandise, or services purchased, You need to resolve the problem with the merchant. Exchange or return of merchandise purchased is governed by the merchant's procedures and policies applicable at the time of exchange or return.

**Lost or Stolen Cards.** If You believe Your Card has been lost or stolen call toll-free 877-850-9650 immediately or write to the Card Security Department, P.O. Box 1481, Madison, WI 53701.

**Summary of Your Liability for Transactions.** If Your Card is lost or stolen, Your liability for unauthorized transactions is zero. The zero liability policy does not apply if a loss occurs at an ATM or when using Your PIN at a merchant, or if We reasonably determine You were grossly negligent or fraudulent in handling Your Card.

**In Case of Errors or Questions about Your Electronic Transfers.** Telephone us at 877-850-9650 or write us P.O. Box 1481, Madison, WI 53701 as soon as You can, if You think an error has occurred involving a transaction made with Your Card or Your receipt is wrong, or if You need more information about a transaction. We must hear from You no later than 60 days after You learn of the error and You must provide the following information:

- Your name and Card number.
- The error or the transfer You are unsure about and explain why You believe it is an error or why You need more information; and/or
- The dollar amount of the suspected error;

If You inform us orally, We may require that You send us Your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after We hear from You and will correct any error promptly. If We need more time, We may take up to forty-five (45) days to investigate Your complaint or question. If We decide to do this, We will recredit Your account within ten (10) business days for the amount You think is in error, so that You will have the use of the money during the time it takes us to complete our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within ten (10) business days, We may not recredit Your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, We may take up to ninety (90) days to investigate Your complaint or question. For new accounts, We may take up to twenty (20) business days to credit Your account for the amount You think is in error.

We will reduce the recrediting period for certain transactions subject to the following provisions. If You notify us of an unauthorized Card transaction, other than unauthorized use of the Card at an ATM, We will provide You with provisional credit for the amount of the unauthorized use within five (5) business days of receiving Your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances or Your account history warrants the delay.

We will tell You the results within three (3) business days after We finish our investigation. If We decide that there was no error, We will send You a written explanation. You may ask for copies of the documents We used in our investigation.

**Liability for Failure to Complete Transactions.** If SCU does not complete a transfer from Your Funds on time or in the correct amount, SCU is liable for Your losses or damages proximately caused by the error or omission. SCU is not liable for the following: (i) if You fail to complete a transaction; (ii) if through no fault of SCU, You do not have enough money on Your Card to pay for a transaction; (iii) if the transaction exceeds Your available Funds; (iv) if the terminal or system was not working properly; (v) if an ATM does not have enough cash; (vi) if You attempt to withdraw more than the ATM limit; (vii) if Your transaction is rejected due to pre-authorization procedures; and/or (viii) if circumstances beyond SCU's control, prevent the transaction.

**Governing Law; Venue.** SCU is located in Illinois and Your Card is issued from Illinois, irrespective of Your residency or the jurisdiction(s) in which You use the Card. This Agreement is entered into with You in the State of Illinois and shall be governed, construed and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of Illinois, without regard to its internal conflicts of law principles. Venue for state court proceedings shall lie in the Circuit Court for DuPage County, Illinois; and for federal court proceedings in the United States District Court for the Northern District of Illinois, Eastern Division.

**Amendment.** With notice to You, SCU may change or add new terms to this Agreement at any time, including without limitation, new fees, fee increases or enforcement of rights and obligations under this Agreement.

**Confidentiality.** SCU will disclose information to third parties about Your account or the transfers You make (a) when it is necessary for completing transfer; (b) to verify the existence and condition of Your account for a third party, such as a credit bureau or merchant; (c) to comply with government agency or court orders or subpoenas, or laws and regulations; (d) if You give us Your written permission.

**Privacy Notice.** SCU collects nonpublic personal information about You from the following sources: (a) applications or forms You complete; (b) Your transactions with SCU, our affiliates, or others; and/or (c) information from a consumer reporting agency. SCU restricts access to nonpublic personal information about You to those employees and officials who need to know that information to provide products or services to You. SCU maintains physical, electronic, and procedural safeguards which comply with federal regulations to protect Your nonpublic personal information. SCU may disclose all of the information it collects to companies that perform marketing services on our behalf or to other financial institutions with whom SCU has joint marketing agreements. SCU may also disclose nonpublic personal information about You to nonaffiliated third parties as permitted by law.