

CSE FEDERAL CREDIT UNION
VISA CREDIT CARD AGREEMENT

330-452-9801

In this Agreement the words you and your mean each and all of those who apply for the card or who sign this Agreement. Card means the VISA Credit Card and any duplicates and renewals we issue. Everyone who receives, signs or uses a card issued under this agreement must be a member of this Credit Union. Account means your VISA Credit Card Line of Credit account with us. We, us and ours means this Credit Union.

CREDIT DISCLOSURES	
Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases - Platinum	8.25% - 18.00% according to credit score
ANNUAL PERCENTAGE RATE (APR) for Purchases - Rewards	9.25% - 18.00% according to credit score
ANNUAL PERCENTAGE RATE (APR) for Balance Transfers - Platinum	8.25% - 18.00% according to credit score
ANNUAL PERCENTAGE RATE (APR) for Balance Transfers - Rewards	9.25% - 18.00% according to credit score
ANNUAL PERCENTAGE RATE (APR) for Cash Advances - Platinum	8.25% - 18.00% according to credit score
ANNUAL PERCENTAGE RATE (APR) for Cash Advances - Rewards	9.25% - 18.00% according to credit score
Penalty APR	NONE
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction's date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying or using a credit card, visit the website of the federal reserve board at http://www.federalreserve.gov/credit card
Fees	
Annual Fee	NONE
Transaction Fees	
· Balance Transfer	NONE
· Cash Advance	NONE
· Foreign Transaction	1% of each transaction in U.S. Dollars.
· Currency Conversion	1% of each transaction in U.S. Dollars.
Penalty Fees	
· Late-Payment	\$25.00
· Over-the-credit-limit	None
· Returned Payment	\$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transaction and how to exercise those rights is provided in your account agreement.

VISA CREDIT CARD AGREEMENT

1. The Annual Percentage Rate (APR) for Purchases is fixed based on your credit score.
2. The Annual Percentage Rate (APR) for Cash Advances is based on your credit score.
3. Late Fee: If the minimum required payment is not received within 10 days after the Closing Date subsequent to the payment Due Date, a late charge of \$25.00 will be imposed.
4. Average Daily Balance (including current transactions): We figure the interest charge on your account by applying the 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/advances/fees], and subtract [any unpaid interest or other finance charges and] any payments or credits. 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. This gives us the "average daily balance."
5. Responsibility. If we issue you a card, you agree to repay all debts and the FINANCE CHARGE arising from the use of the card and the card account. For example, you are responsible for charges made by yourself, your spouse and minor children. You are also responsible for charges made by anyone else to whom you give the card, and this responsibility continues until the card is recovered. You cannot disclaim responsibility by notifying us, but we will close the account for new transactions if you so request and return all cards. Your obligation to pay the account balance continues even though an agreement, divorce decree or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the account. Any person using the card is jointly responsible with you for charges he or she makes, but if that person signs the card he or she becomes a party to this Agreement and is also jointly responsible for all charges on the account including yours.
6. Lost Card Notification and Liability for Unauthorized Use:

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at:

CSE Federal Credit Union
PO Box 31279
Tampa FL 33631-3279

Or call us at 330-452-9801 or after Credit Union hours call 1-800-991-4961.

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability for transactions on a lost or stolen Visa card is \$0.00 unless the Credit Union determines that the Cardholder was grossly negligent or fraudulent in the handling of the account or card.

7. Credit Line. If we approve your application, we will establish a self-replenishing Line of Credit for you and notify you of its amount when we issue the card. Your Line of Credit for cash advances will be one-half of the overall credit limit established for you. This Line of Credit for cash advances is part of, not in addition to your established Line of Credit. You agree not to let the account balance exceed this approved Credit Line. Each payment you make on the account will restore your Credit Line by the amount of this payment which is applied to the principal. You may request an increase in your Credit Line only by written application to us, which must be approved by our loan officer. By giving you written notice, we may reduce your Credit Line from time to time, or with good cause, revoke your card and terminate this Agreement. Good cause includes your failure to comply with this Agreement, or our adverse reevaluation of your creditworthiness. You may also terminate this Agreement at any time, but termination by either of us does not affect your obligation to pay the account balance. The cards remain our property and you must recover and surrender to us all cards upon request.
8. Copy Received. You acknowledge a receipt of a copy of this Agreement.
9. Credit Information. You authorize us to investigate your credit standing when opening, renewing or reviewing your account, and you authorize us to disclose information regarding your account to credit bureaus and other creditors who inquire of us about your credit standing, to the extent authorized by our By-Laws.
10. Monthly Payment. We will mail you a statement every month showing your Previous Balance of purchases and cash advances, the current transactions on your account, the remaining credit available under your Credit Line, the New Balances of purchases and cash advances, the Total New Balance, the FINANCE CHARGE due to date, any other billed fees, and the Minimum Payment required.

Every month you must pay at least the Minimum Payment within 25 days of your statement closing date. You may, of course, pay more frequently, pay more than the minimum payment, or pay the Total New Balance in full—and you will reduce the FINANCE CHARGE by doing so. The Minimum Payment will be (a) 2% of your Total New Visa Balance, or \$25.00 whichever is greater, or (b) your Total New Balance, if it is less than \$25.00 plus (c) any portion of the Minimum Payment(s) shown on prior statement(s) which remains unpaid.

We will apply any payments we receive from you in excess of the Minimum Payment due to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order from the highest APR based on the applicable APR in accordance with the law.

11. Default. You will be in default if you fail to make any Minimum Payment within 25 days after your monthly statement closing date. You will also be in default if your ability to repay us is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death or your failure to abide by this Agreement, or if the value of our security interest materially declines. We have the right to demand immediate payment of your full account balance if you default, subject to our giving you any notice required by law. To the extent permitted by law, you will also be required to pay our collection expenses, including court costs and reasonable attorneys' fees.
12. Using the Card. To make a purchase or cash advance, present the card to a participating VISA plan merchant, to us or to another financial institution, and sign the sales slip or cash advance draft which will be imprinted with your card. You may also use your Personal Identification Number (PIN) in conjunction with the card in an Automated Teller Machine or other type of electronic terminal. You will retain your copy of sales drafts, cash advance or credit slips to verify your transactions with the monthly statement. We reserve the right to make a reasonable charge for photocopies of slips you may request. A card may not be used for illegal transactions such as Online Internet Gambling.
13. Returns and Adjustments. Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by sending us a credit slip which we will post to your account. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances, or if it is \$1 or more, refund it on your written request or automatically after 6 months.
14. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be at (1) the wholesale market rate or (2) the government mandated rate, whichever is applicable, in effect one day prior to the processing date, increased by one percent.
15. Security Interest. To secure your account, you grant us a purchase money security interest under the Uniform Commercial Code in any goods you purchase through the account. If you default, we will have the right to recover any of these goods which have not been paid for through our application of your payment in a manner described in paragraph 10.
16. Effect of Agreement. This Agreement is the contract which applies to all transactions on your account even though the sales, cash advance, credit or other slips you sign or receive may contain different terms. We may amend this Agreement from time to time by sending you a 45 day advance written notice required by law. Your use of the card thereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing account balance as well as to future transactions. You have the right to reject a change in terms prior to the effective date thereof by calling us toll free at 1-866-273-3281 or by mailing us at: 1380 Market Ave North Canton Ohio 44714. In such case, your account will be terminated or suspended and no further credit will be available to you. You will remain liable to pay the balance then due under the existing terms. The right to reject a change in terms does not apply if we have not received a required minimum payment within 60 days after the due date for that payment.

YOUR BILLING RIGHTS

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

Notify us In Case of Errors or Questions About Your Bill
If you think there is an error on your statement, write to us at:

CSE Federal Credit Union
1380 Market Ave N
Canton, Ohio 44714

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.
- You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

CSE Federal Credit Union
1380 Market Ave N
Canton, Ohio 44714

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

PLEDGE OF SHARES

By signing below, you are granting us a security interest in any of your share accounts with us to secure payment of your Visa Account. You authorize us to apply any funds in your share accounts to the balance owing on your Visa Account if you should default.