

CSE Federal Credit Union Visa Application

330.452.9801 • WWW.CSEFCU.COM



Dear Member,

To speed up the processing of your Visa Application, please read, complete and sign all forms where indicated.

Please provide verification of income with one or more of the following:

- A recent paycheck
- Verification of retirement, pension, Social Security income
- 2 most recent tax returns for self-employed applicants
- Alimony, Rental Income, Child Support etc. (Such income need not be revealed if you do not want us to consider it in determining your creditworthiness.)

Is your income directly deposited into an account at CSEFCU? Yes or No

- You are applying for individual credit or an individual account, in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- You are applying for joint credit with another person or for a joint account or an account that you and another person will use.
- You are applying for individual credit or an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

We intend to apply for joint credit. Applicant _____ Co-Applicant _____

APPLICANT

Name: _____ Member Number: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Social Security Number: _____ Date of Birth: _____ Home Phone: _____

Employer: _____ Start Date: _____ Work Phone _____

Gross Monthly Income _____ Monthly Rent/Mortgage Payment: _____

CO-APPLCANT

Name: _____ Member Number: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Social Security Number: _____ Date of Birth: _____ Home Phone: _____

Employer: _____ Start Date: _____ Work Phone _____

Gross Monthly Income _____ Monthly Rent/Mortgage Payment: _____

Please check one – if nothing is checked a Rewards account will automatically be established.

Platinum Visa _____ Choice Rewards Visa _____

Credit Limit Desired: _____

By signing below, I authorize the Credit Union to verify credit and employment history by any necessary mean, including preparation of a credit report, by a credit reporting agency on the undersigned, as individuals. I understand that if the card is not activated within 30 days the account will be closed. Signature

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____

For Credit Union Use Only

Cross Sold by _____ Date _____ Received By: _____ Date _____

Processed By: _____ Date _____ Approved By: _____ Date _____

Credit Score Applicant: _____ Co-Applicant _____ Credit Limit Approved \$ _____

Card Ordered By: _____ Date _____ Denied By: _____ Date _____

Card Number _____

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 Qualified Purchases & Balance Transfers – Visa® Choice Rewards®	3.99% introductory APR for a period of 6 billing cycles from date of purchase within the first 90 days. After that, 8.25% - 18.00%, based on your creditworthiness.
ANNUAL PERCENTAGE RATE (APR) for Qualified Purchases & Balance Transfers – Visa® Platinum	5.99% introductory APR for a period of 6 billing cycles from date of purchase within the first 90 days. After that 8.25% - 18.00%, based on your creditworthiness.
ANNUAL PERCENTAGE RATE (APR) for Cash Advances – Visa® Platinum & Visa® Choice Rewards®	8.25% - 18.00% based on your creditworthiness.
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 Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
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	up to a maximum of \$25.00
· Over-the-credit-limit	None
· Returned Payment	up to a maximum of \$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(s) and how to exercise those rights is provided in your account agreement.

1. The Annual Percentage Rate (APR) for Purchases is fixed, based on your credit worthiness.

2. The Annual Percentage Rate (APR) for Cash Advances is fixed, based on your credit worthiness.

3. **Late Fee:** If the minimum required payment is not received by the 26th of every month a late charge of a maximum 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 or any other authorized user. 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. 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
1380 Market Avenue North
Canton, OH 44714

Or call us at 330-452-9801 or after Credit Union hours call 1-866-273-3281.

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 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 the 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 a 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 by the Payment Due 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 merchant, to us or, to another financial institution, and sign the sales slip or cash advance draft. 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. **Personal Identification Number.** To obtain a Personal Identification Number ("PIN") for use with your Card in accessing your line of credit at automatic teller machines ("ATM's"), contact PIN Now, at 1-888-891-2435. PIN numbers are issued to you for security purposes. **These numbers are confidential and should not be disclosed to third parties.** You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make available your PIN to anyone not authorized to sign on your Accounts. If you authorize anyone to use your PIN that authority shall continue until you provide us with express revocation of that authority. If you fail to maintain your PIN security and we sustain a loss, we may terminate all services on your Accounts immediately. **To keep your Account secure, do not write your PIN on your Card or keep it in the same place as your Card.**

14. **Returns and Adjustments.** Merchants and others who honor the Card may give credit for returns or adjustments. We will post these 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.

15. **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.

16. **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. Your Account is secured by all other shares you have in any individual or joint account with the Credit Union, except for shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law if given as security. These other shares may be withdrawn if you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on your Account if you should default.

17. 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.

18. Changing or Terminating Authorized Users. Upon your request, we may issue additional cards for authorized users that you designate. You must notify us in writing of any termination of an authorized user's right to access your account. Your letter must include the name of the authorized user and your account number and/or any subaccount number issued to the authorized user along with the authorized user's card and any convenience or other access checks issued to the authorized user. If you cannot return the authorized user's card or access checks and if you request your account to be closed, we will close out your VISA Account and issue you a new card.

19. Using VISA Convenience Checks. From time to time, we may issue You VISA Convenience Checks for use as you would use a VISA Card to make a purchase or payment or to receive cash. Your VISA Convenience Checks directly access your VISA Account. All VISA Convenience Checks paid by us are treated as Cash Advances hereunder and, except as otherwise indicated, are subject to all terms of this Agreement pertaining to Cash Advances and to the following additional terms:

- VISA Convenience Checks cannot be ordered by members of CSE Federal Credit Union.
- The Minimum VISA Convenience Check amount is \$100.00.
- No VISA Convenience Check may be used to make a payment on your VISA Account or any other CSE loan obligation.
- Only the person whose name appears on a VISA Convenience Check may use them.
- VISA Convenience Checks must be written in U.S. Dollars.
- Convenience Checks may not be certified.
- We may return a VISA Convenience Check unpaid if there is not enough available credit on your Account to pay it, if your Account is in Default, or if a Card or any VISA Convenience Checks have been reported lost or stolen.

20. Choice Rewards Terms and Conditions. Changes to the Program may happen at any time without notice and without restriction or penalty. For the most current list of merchandise available, point values and to redeem points for merchandise, go to www.selectyourrewards.com/choicerewards.

A. Every dollar in purchases, net of returns ("Net Purchases") you charge to your account covered by this Choice Rewards Program ("Program") and that appears on your statement during the Program period, earns You one bonus point ("Point") as provided for in these Rules. Points for this Program begin to accumulate with purchases you make beginning on the first day you are accepted into the Program. Final Choice Reward orders must be received no later than 60 days after your Program ends. Contact us for details.

B. Points can be used to order items described online at www.selectyourrewards.com/choicerewards. You may select rewards from any level, subject to availability, as long as you have the then necessary number of Points posted to your account. Point requirements are subject to change and Rewards may be substituted at any time. Should a Reward be discontinued, it will

be replaced with a Reward of equal or greater value or you will be advised so that you can make an alternate selection.

C. Points in this Program may not be used with any other offer, promotion or discount, cannot be earned from or transferred to, any other credit card at another institution. CSE Federal Credit Union may offer additional redemption opportunities at its discretion.

D. Your statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Points will be deducted from your current total of Points earned for corresponding retail purchase returns posted to your account. Your account may be charged for the difference in the event you have already redeemed unearned Points.

E. Your account must be open and clear (i.e., not canceled, terminated, delinquent or otherwise not available to use for charges) at the time you request to redeem Points. Otherwise, CSE Federal Credit Union reserves the right to suspend your participation in the Program and your Points will be forfeited.

F. Despite our best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at any time even if it affects an existing order.

G. This Program may be modified, suspended or canceled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. CSE Federal Credit Union reserves the right to change the point accrual and retention period from time to time. Changes to the Program may include, but are not limited to, modifications which (i) increase the point value for every Net Purchase dollar charged and (ii) expire points based on the point term, age and expiration date of the selected option(s).

H. You will be notified of point accrual and/or point expiration Program changes. Contact the Financial Institution for details on applicable accumulation options which are then in effect. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income, sales, use or other taxes or gratuities.

I. Certain restrictions may apply to travel, lodging and other certificates. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All certificates will be mailed first class and will not be replaceable in the event of loss, destruction or theft.

J. We are not responsible for the availability of the Website, www.selectyourrewards.com/choicerewards

K. This Program is available to account holders ("You") which CSE Federal Credit Union has enrolled in this Program. Your use of your account following receipt of these Rules will indicate your agreement to these Rules.

* Reward Points expire after 60 months. See your statement for details. For full Terms and Conditions, visit www.selectyourrewards.com/choicerewards.

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 Bill
If you think there is an error on your statement, write to us at:

CSE Federal Credit Union
1380 Market Ave
N Canton, OH
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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- 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.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

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.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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.

