any unauthorized use of a card will not exceed $50.00. If cards are issued to employees of a single business or other organization, there is no limit to Cardholder's liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein: the business or organization may only impose liability on its employees for unauthorized use of a card as authorized by federal law and regulation.

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

N. Payments must be made to 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 conversion may occur after the transaction date and the conversion rate may differ from the rate of exchange in effect at the time of the transaction. Cardholder agrees to pay the converted amount to Issuer in U. S. dollars, plus any charge for conversion or processing that may be imposed.

O. 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.

P. 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.

Q. Cardholder agrees that Issuer may release information to others, such as credit bureaus, regarding the status and history of cardholder's account. However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so.

R. 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 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).

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 your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us 3 business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your bill was correct.

SPECIAL 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 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.

ISSUED BY: *GEORGIA UNITED CREDIT UNION
DISCLOSURES REQUIRED BY FEDERAL LAW

1. **FINANCE CHARGES**

a) Calculation Methods –
Balance Transfers: A
Cash Advance: A
Purchases: G
(See Periodic Finance Charge calculation method for calculation method descriptions)

b) Periodic Rates used to compute FINANCE CHARGES –
Balance Transfers: 0.825% per month
Cash Advances: 0.825% per month
Purchases: 0.825% per month
Corresponding ANNUAL PERCENTAGE RATES –
Balance Transfers: 9.90%
Cash Advances: 9.90%
Purchases: 9.90%

c) For Cash Advances obtained at an Automated Teller Machine (ATM) a transaction fee may 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. **MINIMUM PAYMENT:**

a) The minimum payment required is the New Balance shown on your statement if the amount is equal to or less than $20.00

b) If the New Balance exceeds $20.00 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 $20.00, whichever is greater, plus the entire portion of the New Balance in excess of your credit union limit, plus any amount past due.

3. **LATE CHARGES:** If the minimum required payment is not received within 10 days after the Closing Date subsequent to the payment Due Date, a late charge of $20.00 is imposed.

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

5. 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 dwelling will not secure your obligations under this agreement even if Issuer has, or later acquires, a security interest in the 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 to Issuer arising from the use of your Card, those funds may not be withdrawn until Issuer agrees to release all or part of the pledged funds.

6. **SKIP-A-PAY FEATURE** - Skip-A-Pay is an account feature

that is either (a) offered to eligible cardholders during pre-selected months during the year, or (b) offered at a time selected by the cardholder, that allows you to skip your minimum payment for that billing cycle only. Your statement will display a payment of "$0.00" due for the applicable billing cycle. You can participate by requesting to skip a payment within the prescribed time-frame in advance of the due date. Normally a minimum payment is calculated as 3% of the outstanding balance due for that billing cycle. Just like with a standard billing cycle, normal finance charges will continue to accrue for any balance not paid in full by your due date. You must be current on all of your Georgia United Credit Union loans to be eligible to participate in the Skip-A-Pay program, otherwise a Skip-A-Pay will not be offered and a minimum payment will be due. Georgia United may limit the number of Skip-A-Pays allowed during a calendar year and will not be granted for consecutive months. Unless the participating billing cycle is pre-selected for you, a Skip-A-Pay request should be made at least one week prior to the first due date of the month that you want to skip a payment. Your account may be assessed a fee for participating in this service. See the Disclosure accompanying this agreement for the amount of the Skip-A-Pay Fee.

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 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 G – Average Daily Balance (including current transactions). To avoid incurring an additional Finance Charge on the balance of purchases reflected on your monthly statement and, on any new purchases 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

This 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. 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. 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.

D. 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.

E. All Credit Purchases and Loans are affected 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.

F. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA 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 2.

G. Interest on Loans will be charged in accordance with the finance charge calculation method referred to in Section 1 of the disclosures on the reverse side. The current interest rate per annum is the Annual Percentage Rate set forth in Section 1 of the Disclosures.

H. If the card is canceled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due, or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer, or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement 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.

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

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

K. 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.

L. Cardholder may be liable for the unauthorized use of the Card or Related Cards as provided in this paragraph. The Cardholder will not be liable for any unauthorized use that occurs after the Issuer is notified, orally or in writing at:

VISA Department	Telephone Number
P. O. Box 100070	(888) 493-4328
Duluth, GA 30096-9370	

If Cardholder has a consumer account or a business account for which cards have been issued, Cardholder's liability for

GEORGIAUNITED
CREDIT UNION

Visa Platinum Account

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**9.90%** This APR is effective as of January 1, 2012
APR for Balance Transfers	9.90% This APR is effective as of January 1, 2012
APR for Cash Advances	9.90% This APR is effective as of January 1, 2012
Penalty APR and When it Applies	Not applicable
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 date.
Minimum Interest Charge	There is no minimum
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 None None None
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	 $20.00 None $15.00 (from self) / $5.00 (from other)
Other Fees – Skip-A-Pay	$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your account agreement for more details.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.