

**VISA® PLATINUM/ VISA® PLATINUM REWARDS/MASTERCARD CREDIT CARD AGREEMENT,
TRUTH IN LENDING DISCLOSURES, BILLING RIGHTS AND ADDENDUM**

Definition of Terms

“You” or “Your” -refers to each person who applies for and uses credit union membership or any other service we offer, including loans and credit cards.

ATM- means Automated Teller Machine

“Owner” or “Owners”- refers to you as the primary owner and any other person(s) you authorize to jointly use your account.

POD- means Payable on Death

“Card”- means your Visa Platinum/Visa Platinum Rewards/MasterCard credit card revolving credit account with Member One Federal Credit Union.

“Transfer(s)” or “Transaction(s)”- means the various types of electronic fund transfers as related to Member One Federal Credit Union.

Credit Card Agreement and Truth In Lending Disclosures. The purpose of this Agreement is to establish the terms and conditions of a Credit Card Line of Credit. This Agreement is made up of the terms on your application, the terms on the reverse side of your card, the terms on your statement and any other material we send you concerning your account including this Disclosure/Agreement.

1.) Prior to your use of the credit card that you have requested, you agree that you will comply with all of the terms and conditions pertaining to the use of such card. In the event that you do not wish to comply with the foregoing terms and conditions for any reason, you may cancel this Agreement by notifying Member One Federal Credit Union in writing and returning ALL cards issued under this Agreement. Your notice will become effective when it is received by us. Upon cancellation of this Agreement, either by Member One Federal Credit Union or by you, you agree to pay the total unpaid balance immediately.

2.) Approval by Member One Federal Credit Union will establish the following.

a) The credit limit approval shall be determined by Member One Federal Credit Union, and this credit limit will be drawn upon as you utilize an issued credit card. Your current credit limit will be shown on your monthly statement. You will not let your total unpaid balance under this Agreement exceed your credit limit.

b) This line of credit will be repaid as follows: either the full amount billed shall be paid or, at your option, an installment equal to at least the required minimum billed. If the outstanding balance of your account is less than what is noted in the enclosed Addendum, it will be payable in full. The required minimum monthly payment and conditions are also disclosed in the enclosed Addendum.

c) You promise to pay any and all charges incurred by you or by any person whom you authorized to use the credit card issued to you.

3.) The FINANCE CHARGE (interest) on purchases and cash advances is calculated at a periodic rate with an Annual Percentage Rate as disclosed in the Addendum. The FINANCE CHARGE (interest) imposed will be the MONTHLY PERIODIC RATE on any outstanding balances that were not paid in full by the next billing date. These FINANCE CHARGES will continue to accrue until the date of payment in full. Cash advances made with this card will accrue FINANCE CHARGES beginning on the date each cash advance is made and will continue to accrue until the date of payment in full. You can avoid incurring an additional FINANCE CHARGE on the balance of credit purchases reflected on your monthly statement of account and on any new credit purchases appearing on your next statement by paying the new balance shown on your current statement within 25 days of the statement closing date. The FINANCE CHARGES for the billing cycle are computed by applying the monthly periodic rate to the average daily balance of credit purchases (and, if applicable, the average daily balance of cash advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding the previous balance of credit purchases (and, if applicable, the previous balance of cash advances), any new credit purchases posted to your account (and, if applicable, any new cash advances as of the transaction date or the first date of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid finance charges.

4.) You understand that Member One Federal Credit Union reserves the right to change the rate of the FINANCE CHARGE upon giving notice required by law provided that such change shall not apply to the balance due for past charges.

5.) You acknowledge and agree that Member One Federal Credit Union may terminate or cancel that duty to extend credit to you under the following conditions:

- (a) Upon adverse re-evaluation of your credit worthiness.
- (b) At your option or at our option if it has good cause.
- (c) Upon your failure to satisfy the terms of this Agreement.

6.) If your line of credit is to be terminated by Member One Federal Credit Union, you shall receive written notice of such termination; however, you understand and acknowledge that such termination shall not affect your obligation to pay any outstanding balance.

7.) You fully understand, acknowledge and agree that if your loans become delinquent or past due, our credit card shall be revoked, unless we determine that extenuating circumstances have contributed to the delinquency; under such circumstances, Member One Federal Credit Union, at its option, may approve your continued use of the credit card.

8.) You understand that we may review your credit record periodically and you give permission to investigate and re-assess your creditworthiness.

9.) You promise that you will promptly give us written notice if you move, change your name or employment, or if any other information you provided to us changes. You also agree to provide us updated financial information about yourself upon request.

10.) If this is a joint account, each of you authorizes the other(s) to get advances individually under the Credit Card Line of Credit. If you give inconsistent instructions, we can refuse to follow your instructions. Each of those who sign the Credit Card Line of Credit will be individually and jointly

11.) As a condition for the approval of your card account you grant us a specific pledge of your credit union shares (deposits). You pledge to us and grant a security interest in all individual and joint accounts you have with us now and in the future to secure your card account. You authorize us to apply the balance in these account(s) to pay any amounts due under this agreement if you should default. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.

responsible for paying the entire amount owed. That means Member One Federal Credit Union can enforce its rights under the Credit Card Line of Credit against any one of you individually or against all of you together.

In the event payments are not made as agreed and this loan becomes more than 30 days past due, you authorize Member One Federal Credit Union to bring the account up-to-date by doing one or both of the following as necessary:

- (a) Transfer the shares from any of your Member One Federal Credit

Union accounts to satisfy past due payments to your card account. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.

- (b) Increase your payroll deduction to Member One Federal Credit Union in a sufficient amount to remit past due payment to your card.

12.) You agree that if you fail to make payments according to the terms of this agreement, Member One Federal Credit Union may declare this agreement in default and turn the account over to a collection agency or an attorney for collection. You agree to pay the cost and reasonable attorney's fees. You understand if Member One Federal Credit Union determines legal action is necessary, all legal actions will be heard in the courts of the City of Roanoke. By using the card you consent to and waive any objection to venue in any court which has territorial jurisdiction within the City of Roanoke, Virginia for the purpose of determining proper venue of any lawsuit relating to the issued card.

13.) The following fee schedules are in effect and are disclosed on the Addendum:

- (a) REISSUED CARD FEE: Fees apply only to cards reissued before their normal expiration date due to reasons such as a lost credit cards or negligence. A fee will be charged for each credit card reissued prior to its expiration date. Fees do not pertain to normal credit cards reissued prior to their expiration date.
- (b) LATE PAYMENT FEE: If we do not receive the Minimum Due Payment shown on your statement within 10 days after the due date shown on your monthly statement, we will charge you a late charge.
- (c) CHECK RETURN FEE: If you make a payment on your card account by check and it is returned for insufficient funds, closed account, stop payment or any other reason, there will be a charge imposed.

14.) You understand that a re-application by you and approval may be required if:

- (a) The credit limit is increased, or
- (b) The terms of payment are extended beyond the terms of the original agreement.

15.) On a regular basis you will receive a statement showing all transactions under the Credit Card Line of Credit during the period covered by the statement. Statements and notices will be mailed to you at the most recent address you have given us in writing. Notice to any one of you will be notice to all.

16.) You understand that this Agreement is made and executed in Virginia, regardless of where your signature has been inscribed, and that all terms of this agreement, and all rights and liabilities in favor of yourself or Member One Federal Credit Union shall be governed by the Federal Law and/or the applicable laws of Virginia.

17.) Member One Federal Credit Union may delay enforcing any of our rights under this Agreement without losing them. Even if we do not enforce a right at one time, it may be enforced at a later time.

18.) You understand we may, at any time, change this Agreement by sending you a notice in writing at least 45 days before the change will become effective.

19.) You hereby certify that all of the statements made by you on the application, including your total indebtedness, are true and complete and are submitted for the purpose of obtaining credit.

20.) Purchases and cash advances made outside the United States and/or in foreign currencies will be billed to you in U.S. dollars. The conversion rate to U.S. dollars will be determined in accordance with the operating regulations of Visa U.S.A., Inc. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is either a government-mandated rate or the wholesale market rate in effect one day prior to the transaction processing date, increased by one percent. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

21.) You may be liable for the unauthorized use of your credit cards. You will not be liable for any unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, you will have zero liability. You can notify the Credit Union by calling 1-800-449-7728 or writing to Member One Federal Credit Union, Credit Card Department, PO Box 12288, Roanoke, VA 24024-2288.

State Specific Information

California Residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

New York and Vermont Residents: Member One may obtain at any time your credit reports for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees, and grace periods.

Married Wisconsin Applicants: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

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 Statement. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement

on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- 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 a credit card account automatically from your savings account or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Written Notice. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement 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 send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that have not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

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

Special Rule For Credit Card Purchases. If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may

have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in our home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase 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 service.

Restrictions on Credit/Debit Card Usage. Anyone traveling outside of the United States should contact the credit union prior to traveling to find out the restrictions on your credit and/or debit card.

These measures have been put in place for security reasons and for your protection.

The restrictions will allow card usage at hotels, motels and for car rental. Daily cash advances of \$200 will also be allowed.

The countries which have restrictions are:

Australia	South Korea	Malaysia
Turkey	Taiwan	China
Singapore	Japan	Morocco
North Korea	Indonesia	Hong Kong

ATM Transactions will be blocked in the following countries:

Russia	Lithuania	Japan	The United Kingdom
China	Estonia	Spain	Turkey
Poland	Ukraine	Italy	Thailand
			Romania

In order to reduce risk associated with fraudulent and counterfeit crime, changes may be made to this list at any time.

Exchange Rate. The exchange rate between the transaction currency and the billing currency used for processing international transactions is: 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, in each instance, plus or minus any adjustment determined by the Issuer.

Call 540 982-8811 or (outside Roanoke) 1-800-666-8811 for more information.

Credit Card Addendum

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 9.99% or 15.00%, based on your creditworthiness</p> <p>Visa Platinum with Rewards 10.99%</p> <p>5.9% introductory APR applies to purchases through your first 12 statement closing dates (the promotional period). When the promotional period ends, the standard APR is 9.99% for Visa Platinum and 10.99% for Visa Platinum w/Rewards. <i>Introductory APR does not apply to MasterCard or Visa Platinum with a standard rate of 15.00%.</i> Any closed, revoked or frozen accounts will return to the standard APR. If at any point during the introductory period your account becomes more than 62 days delinquent, the rate will return to the standard APR.</p> <p>MasterCard 15.00%</p>
APR for Balance Transfers	Same as purchase APR
APR for Cash Advances	Same as purchase APR
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees	<p>None</p> <p>None</p> <p>Currency Conversion Rate Plus 1%</p>
Penalty Fees	<p>\$25.00</p> <p>\$25.00</p>
Other Fees	<p>\$10.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including purchases)."

Loss of Introductory APR: If at any point during the introductory period your account becomes more than 62 days delinquent, the rate will return to the standard APR.

Minimum Payment—The required minimum monthly payment shall be the greater of (I) \$15.00 or (II) 2.5% of that portion of the outstanding balance which does not exceed our credit limit, plus any amount past due. Any amount over limit will be added to your minimum payment.

Collection Costs—You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

Telephone Information and Mailing Address—For all purposes as referenced in the Credit Card Agreement and Truth in Lending Disclosure call us locally at 540-982-8811 or (outside Roanoke) 1-800-666-8811, or write to the credit union at P.O. Box 12288, Roanoke, VA 24024-2288

Lost or Stolen Cards—Call our service center at 1-800-449-7728

Illegal Transactions – Your card may not be used for any illegal transaction, such as unlawful gambling.

Important Information Regarding CU Rewards for Visa Platinum Rewards- Member One FCU is pleased to offer this valuable program to our cardholder members. Our program is administered by companies that handle the merchandise and travel redemptions on behalf of the credit union.

CU Rewards program rules are published online at www.CURewards.com under the section “Program Rules and Conditions”. Please contact Cardholder Services at 1-800-637-7728 for information regarding rules if you do not have access to the internet.

You may redeem points for merchandise either online or via mail. To redeem online, simply go to www.CURewards.com and follow the instructions. To redeem points for a merchandise reward via mail, simply complete the CURewards Order Form that can be printed from the above web site. The order form should then be mailed to:

CURewards Award Headquarters
2440 West 34th Street Chicago, IL 60608-5134

Travel awards include Airline tickets, Hotel certificates, Car certificates, Vacation packages, Experiences, and Cruises and can be redeemed through the CURewards Travel Agency. Visit the www.CURewards.com website or call Cardholder Services for how to proceed with redeeming over the phone. If you do not have internet access please contact Cardholder Services at 1-800-637-7728 to receive information on redemption and travel and merchandise options. Unredeemed points over four years old will automatically expire.

