

CREDIT LINE ACCOUNT AGREEMENT AND DISCLOSURE

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR CLASSIC VISA, NEW GENERATION VISA, STANDARD MASTERCARD, STANDARD MASTERCARD STUDENT PROGRAM, SECURED STANDARD MASTERCARD, PLATINUM MASTERCARD, SECURED PLATINUM MASTERCARD AND PREMIUM TRAVEL MASTERCARD CREDIT CARDS AND ANY OTHER ACCOUNT ACCESS DEVICES. PLEASE READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	<p>Standard MasterCard: <u>10.15 %</u> - <u>17.15 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Standard MasterCard Student Program: <u>8.90 %</u> Introductory APR for 6 months. After that, Your APR will be <u>11.00 %</u> - <u>11.00 %</u> based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Secured Standard MasterCard: <u>12.15 %</u> - <u>19.15 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum MasterCard: <u>6.90 %</u> Introductory APR for 6 months. After that, Your APR will be <u>9.25 %</u> - <u>17.00 %</u> based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Secured Platinum MasterCard: <u>7.00 %</u> - <u>14.50 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premium Travel MasterCard: <u>9.50 %</u> - <u>17.00 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Classic VISA: <u>15.40 %</u> New Generation VISA: <u>15.40 %</u></p>
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Annual Percentage Rate (APR) For Balance Transfers	<p>Standard MasterCard: <u>10.15 %</u> - <u>17.15 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Standard MasterCard Student Program: <u>8.90 %</u> Introductory APR for 6 months. After that, Your APR will be <u>11.00 %</u> - <u>11.00 %</u> based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Secured Standard MasterCard: <u>12.15 %</u> - <u>19.15 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum MasterCard: <u>6.90 %</u> Introductory APR for 6 months. After that, Your APR will be <u>9.25 %</u> - <u>17.00 %</u> based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Secured Platinum MasterCard: <u>7.00 %</u> - <u>14.50 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premium Travel MasterCard: <u>9.50 %</u> - <u>17.00 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Classic VISA: <u>15.40 %</u> New Generation VISA: <u>15.40 %</u></p>
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SEE TOP OF PAGE 2 AND 3 for more important information about Your Account

Fees	
Annual Fees	For VISA, \$12.00 For Premium Travel MasterCard, \$35.00
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction Cash Advance 	For VISA and MasterCard, 1.00% of each transaction in U.S. dollars. For VISA and MasterCard, the greater of 3.00% of each transaction or \$3.00 .
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Over-the-Credit Limit 	\$15.00 after 14 days Except VISA and MasterCard, \$10.00

How We Will Calculate Your Balance: For all Products (except VISA and MasterCard), We use a method called "daily balance." For VISA and MasterCard, We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

In this Agreement, the references to "We", "Us", "Our" and "Credit Union" mean PREMIER AMERICA CREDIT UNION. The words "You" and "Your" mean each person accepting this Agreement. The words "VISA", "MasterCard", "Card" and "Credit Card" mean any Classic VISA, New Generation VISA, Standard MasterCard, Standard Mastercard Student Program, Secured Standard MasterCard, Platinum MasterCard, Secured Platinum MasterCard or Premium Travel MasterCard Credit Card issued to You by Us and any duplicates or renewals. If this is a joint account, read singular pronouns in the plural.

You, as the borrower, under a Credit Line Account ("Account"), understand that the following Federal Disclosure Statement and the terms and conditions found herein constitute Our Agreement with You. Your Account may be accessible through a variety of means which could include advance request forms, vouchers, convenience checks, charge slips, credit cards, telephone access, personal computer access, ATMs or other mechanical/electronic means and the like. Regardless of the access means, You promise to pay Us all amounts charged or advanced to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein. You may terminate the use of Your Account by an authorized user by preventing the use of any Account access device (such as a Credit Card or PIN) by that user and by notifying Us in writing that any such user is no longer authorized to use Your Account. You understand that all advances are subject to Our prior approval.

PRODUCTS

Your Account has products which may include Classic VISA, New Generation VISA, Standard MasterCard, Standard Mastercard Student Program, Secured Standard MasterCard, Platinum MasterCard, Secured Platinum MasterCard, Premium Travel MasterCard, Overdraft Line of Credit, Premier Plus Line of Credit and Premier Line of Credit.

Products	Variable Rate Index	Variable Rate Margin	Daily Periodic Rate	Annual Percentage Rate
_____	_____	_____	_____ %	_____ %
Product			Introductory Daily Periodic Rate	Introductory Annual Percentage Rate
_____			_____ %	_____ %

TRANSACTIONS/ADVANCES

Whenever You request a transaction or an advance, We may require You to prove your identity. If You request an advance by telephone, We will deposit the amount requested in Your share savings account or Your checking account (or any other sub-account suffix as directed by You) and You authorize Us to do this, or We will draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your telephone request. Advances for all products (except for VISA and MasterCard purchases and except for VISA and MasterCard cash advances made at Premier America Credit Union office locations) are subject to a minimum of \$100.

SECURITY

As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (other than those deposits established under a governmental approved tax deferral plan such as an IRA or Keogh account) and any dividends due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may setoff any mutual indebtedness.

OTHER SECURITY/CROSS COLLATERAL

Collateral (other than household goods or any dwelling) given as security for any other loan You may have with Us both now and in the future will, in addition to securing all presently existing debts and liabilities You owe to Us, secure all future advances We make to You or for Your Account, including advances for reasonable attorneys' fees, court costs and/or collection agency fees and costs incurred in the collection of all indebtedness. Such Collateral shall include any and all accessions, related insurance proceeds or insurance premium refunds.

ACCOUNT RESTRICTIONS

In order to receive and maintain a Share Secured product (such as Share Secured MasterCard or Secured Platinum MasterCard), You agree to give Us a specific pledge of shares which will be equal to Your Credit Limit. In the event that You default on Your Account, We may apply these shares toward the repayment of any amount owed on Your Share Secured product. You may cancel Your Share Secured product at any time by paying any amounts owed on Your specific Share Secured product and returning any access devices. To be certain that Your entire balance and all advances on Your Account are paid, any shares pledged may not be available for 30 days after You have cancelled any such account product.

still be reduced by an amount that corresponds to the related pending transaction for up to 10 business days.

JOINT ACCOUNTS

Each borrower will be responsible, jointly and severally, for the repayment of any amounts owed. If any Account access device, such as a Personal Identification Number (PIN), is requested and approved, You understand that any such Account access device(s) will be mailed only to the primary borrower(s) at the current address of record at the Credit Union. We may refuse to follow any instructions which run counter to this provision.

FINANCE CHARGES (EXCEPT VISA AND MASTERCARD)

The balances subject to the periodic Finance Charge are the daily ending balances outstanding for each day during the billing cycle. To get the daily ending balance, We take the beginning balance of Your account each day, add any new advances, insurance premiums, debit adjustments and any applicable fees, and subtract any payments, credits and unpaid Finance Charges and late fees. The Finance Charge is computed by multiplying the Daily Periodic Rate by the daily ending balance outstanding for each day of the billing cycle. The daily Finance Charges are added together and the sum is the amount of Your total new Finance Charge due. There is no grace period.

VISA AND MASTERCARD FINANCE CHARGES

The balances subject to the periodic Finance Charge are the average daily balances outstanding during the billing cycle. The Finance Charge for a billing cycle is computed by applying the Daily Periodic Rate to the average daily balance during the billing cycle. To get the average daily balance, We take the beginning balance of Your Account each day, add any new purchases, balance transfers, cash advances, insurance premiums, debit adjustments and any applicable fees, and subtract any payments, credits and unpaid Finance Charges or Late Fees. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle which We multiply by the Daily Periodic Rate. These daily Finance Charges are then added together and the sum is the amount of Your total new Finance Charge due.

For VISA Accounts You can avoid new Finance Charges if You pay Your entire new balance and outstanding Finance Charges by the payment due date shown on Your monthly statement. Otherwise, Finance Charges are calculated from the beginning of the statement period on the previously billed but unpaid charges and on new charges from the date they are posted to Your Account and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full.

For MasterCard Accounts, You can avoid new Finance Charges on balances, excluding cash advances, if You pay Your entire new balance and outstanding Finance Charges by the payment due date shown on Your monthly statement. Otherwise, Finance Charges are calculated from the beginning of the statement period on Your previously billed but unpaid Account balance and on new advances from the date they are posted to Your Account, and will continue to accrue until the closing date of the billing cycle preceding the date on which Your entire new balance is paid in full. All balances resulting from cash advances are subject to Finance Charges from the date they are posted to Your Account and will continue to accrue until paid in full.

VARIABLE RATE (MASTERCARD ONLY)

MasterCard Accounts are subject to a Variable Rate which is based on the Prime Rate as published in the Money Rates Section of The Wall Street Journal on the last day of Your previous billing cycle ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle following any such change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of regularly scheduled payments that You will be required to make. There is no limit on the amount by which Your Interest Rate can increase.

VARIABLE RATE (EXCEPT VISA AND MASTERCARD)

Your Account is subject to a Variable Rate which is based on the Prime Rate as published in the Money Rates Section of The Wall Street Journal on the last day of Your previous billing cycle ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle following any such change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of regularly scheduled payments that You will be required to make. There is no limit on the amount by which Your Interest Rate can increase.

LATE CHARGE

If Your payment is 15 or more days past due, You will be charged \$15.00.

ANNUAL MEMBERSHIP FEE

Classic VISA and New Generation VISA accountholders will be charged a \$12.00 annual membership fee for continued participation in the applicable Classic VISA or New Generation VISA program, whereas Premium Travel MasterCard accountholders will be charged a \$35.00 annual membership fee for continued participation in the Premium Travel MasterCard program. The first years' fee will be waived for Classic VISA and New Generation VISA accountholders.

These fees are required each year to continue credit availability whether or not You use Your Card throughout the year. After the first year, You will be provided with cancellation instructions. Such fee will be identified on the statements that You receive.

OTHER FEES AND CHARGES

You will be charged the following fees and charges associated with the use of Your Account: (a) for VISA and MasterCard, the greater of 3.00% of the transaction or \$3.00 for each advance obtained that is not related to a purchase; (b) for VISA and MasterCard, the greater of \$250.00 or actual costs incurred by the Credit Union when You elect to withdraw a charge back and initiate arbitration proceedings; (c) for VISA and MasterCard, \$12.00 for each draft copy that You request; and (d) except for VISA and MasterCard, \$10.00 per billing cycle whenever You exceed Your Credit Limit by the lesser of \$500.00 or 120 percent.

MONTHLY PAYMENT SCHEDULE

Though You need only pay the Current Payment due shown on Your monthly statement, You understand that You have the right to repay Your Account or make larger payments on Your Account at any time without penalty. You also understand that You will be charged periodic Finance Charges to the date You repay Your entire Account balance. Any partial payment or prepayment of Your Account will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. Payments will be applied first to collection costs, then to any Finance Charges due, then to any Fees and Charges owing, then to the outstanding principal balance. Any unpaid portion of the Finance Charge will be reduced by subsequent payments and will not be added to the principal balance. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges.

Your payment is due on the payment due date as disclosed on Your monthly statement. You may elect to make your payment by automatic transfer from a designated account. If You select this option, You understand and agree that You must maintain sufficient funds on deposit to permit Us to transfer the payment on the payment due date.

For all products (except VISA and MasterCard), Your payment will be 2.00% of Your new unpaid balance at the end of each billing cycle plus any portion of the payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved credit limit. Your current payment in any event will be subject to the lesser of \$20.00 or Your balance.

VISA and MasterCard payments will be 3.00% of Your new unpaid balance at the end of each billing cycle plus any portion of any payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved credit limit. Your payment in any event will be subject to the lesser of \$10.00 or Your balance.

OVERDRAFT PROTECTION

You agree that We may transfer funds in multiples of \$100.00 (or in such increments as We may from time to time determine) to Your checking account by an advance on the account product designated on Your Overdraft Protection Application/Sign-Up Card to clear any overdraft on Your checking account. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Your checking account overdraft protection automatically ceases if this Agreement is cancelled or terminated or Your Account is in default.

PERIODIC STATEMENTS

On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there have been any transactions on Your Account or there is a debit or credit balance. We need not send You a statement if we feel Your Account is uncollectible but such action by Us does not relieve You of Your liability to repay any amounts that You owe Us. Each statement is deemed to be a correct statement of account unless You notify Us of a billing error pursuant to the Federal Truth-In-Lending Act.

DEFAULT/CROSS DEFAULT

You will be in default if: (a) You do not make any payment or perform any obligation required under any other agreement that You may have with Us, including but not limited to loan agreements, credit line agreements, debt instruments and the like; or (b) You do not make any payment or perform any obligation required under this Agreement; or (c) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (d) You have made a false or misleading statement in Your credit application and/or in Your representations to us while You owe money on Your Account; or (e) A judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (f) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired.

If You are in default, We may, without prior notice or demand and to the extent permitted by law, cancel Your rights under this Agreement, declare the entire unpaid balance of Your Account immediately due and payable, set-off any money owed Us in accordance with the terms of said Agreement and require the return of all access devices.

If immediate payment is demanded, You will continue to pay Finance Charges at the applicable Annual Percentage Rate in effect until what You owe has been repaid. Even if Your unpaid balance is less than Your Credit Limit(s), You will have no credit available during any time that any aspect of Your Account is in default.

For all Feature Categories (except VISA and MasterCard), if You are ever 30 or more days past due on any payment and/or if Your account is otherwise in default, the Daily Periodic Rate applicable to Your entire balance existing at that time and in

the future will immediately increase by .027397% (corresponding to an increase in the ANNUAL PERCENTAGE RATE of 10.00%).

Additionally, Premium Travel MasterCard accounts will not earn Premium Travel Points during any calendar month that such account is 30 or more days past due.

ENFORCEMENT

We do not lose our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" or contain language indicating full satisfaction of the unpaid balance without losing any of Our rights under this Agreement. Any compromise in, or the reduction of, amounts owed under this Agreement must be previously agreed to in writing by an authorized employee of the Credit Union. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

COLLECTION COSTS

If You are in default, to the extent permitted by law, You will reimburse us for all costs of collecting the amount You owe under this Agreement including reasonable attorneys' fees. You agree that We may add any collection costs, including reasonable attorneys' fees, to Your Account balance on which Finance Charges will be charged, subject to the applicable Annual Percentage Rate.

DEBT CANCELLATION COVERAGE

Debt cancellation coverage ("Loan Protection Plan") is not required for any extension of credit under this Agreement. However, You may purchase any Loan Protection Plan available through Us and have the fees added to Your outstanding Account balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENTS

Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-in-Lending Act", "Truth-in-Savings Disclosure and Agreement" or "Schedule of Fees" which is delivered together with this Agreement or separately becomes an integrated part of this Agreement and Disclosure.

NOTIFICATION OF ADDRESS CHANGE

You will notify Us promptly in writing if You: (a) move or otherwise have a change of address; or (b) change Your name.

CHANGE IN TERMS

We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-in-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

CONSENT TO AGREEMENT

You agree to and accept the terms of this Agreement and Disclosure by signing the application for Your account, by using Your account; or by using any Account access device; or by using or authorizing another to use Your Account.

UPDATING AND DISCLOSING FINANCIAL INFORMATION

You will provide facts to update information contained in Your original application or other financial information related to You, at our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal agency having any apparent legitimate business need for such information.

You agree to provide Us with a current financial statement or other credit information if We request, and We have the right to make no further advances until We have determined that the information is satisfactory. We may, at Our option, and without notice, declare You in default if You do not provide Us with a current financial statement or other credit related information when requested.

TERMINATION

Either You or We may cancel your Account at any time, whether or not You are in default. Upon receiving a written request from any party to Your Account or receiving inconsistent instructions from different parties to Your Account, We, at our sole option and without notice to any other party, may terminate Your Account or refuse any right with respect to Your Account, including a request for credit or an advance. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

ARBITRATION

Any controversy or claim arising out of or relating to any product contained in this Credit Line Account Agreement And Disclosure, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules and judgement on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. All parties hereby waive and give up all rights to a jury trial or class action relief.

GOVERNING LAW

This Agreement is controlled and governed by the laws of the State of California except to the extent that such laws are inconsistent with controlling federal law.

USE OF YOUR CARD

You may use Your Card to buy goods and services in any place that the Card is honored and to get cash advances from participating ATMs. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law. Additionally, You agree not to utilize Your VISA and/or MasterCard account for the purchase of any goods or services on the Internet that involve gambling of any sort. Such transactions include, but may not be limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. However, in the event that a charge or transaction described in this paragraph is approved and processed, You will still be responsible for such charges.

OWNERSHIP

All Account access devices remain Our property and may be cancelled by Us at any time without notice. You agree to surrender such Account access devices and to discontinue their use immediately upon Our request.

CONSENSUAL LIEN

If You have been issued a Credit Card, You grant and consent to a lien on Your savings, checking and certificate accounts with Us (except for IRA accounts) and any dividends due or to become due to You from Us to the extent You owe on Your unpaid Credit Card balance.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBER

We will issue you a Personal Identification Number (PIN) for use with Your Card in conjunction with participating Automated Teller Machines (ATMs) and/or any other participating programs. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights. Your use of the PIN is Your authorization to Us to charge Your Account to cover such transactions.

PREMIUM TRAVEL MASTERCARD MILEAGE PROGRAM

Premium Travel MasterCard Accounts in good standing will earn Premium Travel Points based on net purchases made on your Account. The details of the Premium Travel Awards feature of Your Premium Travel MasterCard Account will be disclosed to You separately.

REFUSAL TO HONOR CONVENIENCE CHECKS OR CREDIT CARDS

We are not liable for the refusal or inability of merchants, financial institutions or others to accept convenience checks or Credit Cards, or electronic terminals to honor convenience checks or Credit Cards or complete a Card withdrawal, or for their retention of convenience checks or Credit Cards.

OUR RESPONSIBILITY TO HONOR CONVENIENCE CHECKS

We may not accept any convenience check if: (1) by paying a convenience check Your Account balance would exceed Your credit limit; (2) Your convenience check or payment check is postdated; (3) Your Cards or convenience checks have been reported lost or stolen; (4) Your Account has been cancelled or has expired.

If a postdated convenience check is paid and as a result any other convenience check is returned or not paid, We are not responsible. Any convenience check that is returned by Us, unpaid or is paid and, as a result, causes Your Account balance to exceed Your credit limit, will be subject to either a returned check fee or an over the credit limit fee.

FOREIGN TRANSACTIONS

For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA and/or MasterCard, as is applicable, from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA or MasterCard, as is applicable, itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, You will be charged a fee in an amount equal to 1.00% of the settlement amount.

TRANSACTION SLIPS

Your monthly statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advance, credit or other slips are not returned with the statement.

LOST OR STOLEN CREDIT CARDS OR CONVENIENCE CHECKS

To report a lost or stolen Card, immediately call (800) 811-2917. To report lost or stolen convenience checks, contact a Premier America Credit Union information specialist by calling (800) 772-4000 or (818) 772-4000 in the 818 area code.

UNAUTHORIZED USE

You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us orally or in writing at the address or telephone number shown in this Agreement, of the loss, theft, or possible unauthorized use. In any case, Your liability will not exceed \$50.

CREDITS

If a merchant who honors Your Card gives You credit for returns or adjustments, they will do so by generating a credit which will be posted to Your Account. If Your

credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances or, if it is \$1.00 or more, refund it on Your written request or automatically deposit it to Your savings account after six months.

EFFECT OF AGREEMENT

Even though the sales, cash advance, credit or other slips You may sign or receive when using the Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

Your Billing Rights: Keep this Document for Future Use

This notice tells You about Your rights and Our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If You think there is an error on Your statement, for VISA and MasterCard write to Us at Card Services, P.O. Box 10409, Des Moines, IA 50309-0409. For all other Products, write to Us at Our address shown in this Agreement. 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. 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.

What Will Happen After We Receive Your Letter

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:

- 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.
- 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. If all of the criteria above are met and You are still dissatisfied with the purchase, contact Us in writing at Card Services, P.O. Box 10409, Des Moines, IA 50309-0409. 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.