This Agreement and Disclosure supersedes any benefit and description you may have received earlier. Please read and retain for your records.

Your TruWest Credit Union Visa Card Supplemental VISA Agreement & Disclosure

S3-4
Effective 8/22/10

For questions about your balance, call the customer service number on your Visa statement.

1. BALANCES ON WHICH FINANCE CHARGES (INTEREST) ARE COMPUTED:

Principal balances of Purchases, Cash Advances and Balance Transfers are determined each day during the statement period, beginning with the principal portion of your Previous Balances, reduced by payments you make and credits we apply during the statement period, and increased by Purchases, Cash Advances and Balance Transfers you make, and debit adjustments we make during the statement period. The Finance Charges for a billing cycle are computed by applying the 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, cash advances and balance transfers, 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. All Automated Teller Machine (ATM) transactions, Credit Card Checks, and Cash Advances with the Card(s) are considered Cash Advances.

2. CASH ADVANCES:

Cash Advances on the account that do not exceed the account's Cash Limit may be obtained by the Cardholder. We will advise you of your cash advance limit in writing and it will become part of this agreement by reference. FINANCE CHARGES will accrue on all Cash Advances from the date the advance is made on the Cardholder's account until the Cash Advance is paid in full.

3. BALANCE TRANSFERS:

Balance Transfers on the account that do not exceed the account's Credit Limit may be obtained by the Cardholder. We will advise you of your credit limit in writing and it will become part of this agreement by reference. FINANCE CHARGES will accrue on all Balance Transfers from the date the transfer is made on the Cardholder's account until the Transfer is paid in full.

4. VARIABLE RATE CALCULATION:

Purchase Rate

We calculate your variable purchase rate by adding 14.25% ("margin") to the Prime rate published in the "Money Rates" section of The Wall Street Journal ("Index") on the first day of January, April, July and October. If the Journal is not published on that day, then see the immediately preceding edition. If Prime changes, your new rate will take effect on the first day of February, May, August and November.

Cash Advance Rate

We calculate your variable purchase rate by adding 16.25% ("margin") to the Prime rate published in the "Money Rates" section of The Wall Street Journal ("Index") on the first day of January, April, July and October. If the Journal is not published on that day, then see the immediately preceding edition. If Prime changes, your new rate will take effect on the first day of February, May, August and November.

Balance Transfer Rate

We calculate your variable purchase rate by adding 16.25% ("margin") to the Prime rate published in the "Money Rates" section of The Wall Street Journal ("Index") on the first day of January, April, July and October. If the Journal is not published on that day, then see the immediately preceding edition. If Prime changes, your new rate will take effect on the first day of February, May, August and November.

5. FINANCE CHARGES:

The FINANCE CHARGE is the amount of money that you pay for the money you borrow. You can avoid FINANCE CHARGES (interest) on your New Purchases balance by paying the entire account balance (shown as the Total New Balance) by the Account Statement's "Payment Due" date. FINANCE CHARGES on New Purchase balances are calculated at the periodic rate of 0.047945% per day, which corresponds to an ANNUAL PERCENTAGE RATE of 17.50%. FINANCE CHARGES on the average daily balances of Cash Advances and Balance Transfers in the account are calculated at the periodic rate of 0.053425% per day, which corresponds to an ANNUAL PERCENTAGE RATE of 19.50%.

6. MONTHLY PAYMENT:

We will mail you a statement each month when transactions or an owing balance appear on your account. The statement will show your Previous Balances of Purchases, the current transactions on your account, the remaining credit available under your Credit Line, the New Balance of purchases, the Total New Balance, the FINANCE CHARGES due to date, any other billed fees, and the Minimum Payment required. If you signed up to receive your statements electronically (e-statement), we will send you an electronic notification when your statement is ready for you to view. You must pay at least the Minimum Payment required by the Payment Due Date noted on your statement. The Minimum Payment will be either (a) 2.5% of your Total New Balance, or $25, whichever is greater, or (b) your Total New Balance, if it is less than $25 plus (c) any portion of the Minimum Payment(s) shown on prior statement(s) which remains unpaid. At any time your Total New Balance exceeds your Credit Limit, you must immediately pay the excess upon our demand. You may pay more frequently, pay more than the Minimum Payment or pay the Total New Balance in full before the "Payment Due" date. You will avoid FINANCE CHARGES on New Purchases if you pay the Total New Balance in full before the "Payment Due" date. All mailed payments must be made by check or money order. You agree that any payment you make may be returned to you without applying it to your Account and without presentment or protest, for any reason, including if the check or money order is (1) not drawn on the U.S. Post Office or a financial institution located in the United States; (2) missing a signature; (3) restrictively endorsed; (4) post dated; (5) not payable to TruWest Credit Union; (6) not drawn in U.S. dollars on funds on deposit in the U.S.; or (7) not paid upon presentment. You agree to pay any bank or financial institution collection fees we incur for any check payments made in U.S. Dollars drawn on a financial institution not located in the United States. All payments under this Agreement must be received at the address specified on your billing statement. Disputed payments, including those marked "Payment in Full" or otherwise restrictively endorsed must be mailed to TruWest Credit Union, P.O. Box 30495, Tampa, FL 33630-3495.

7. HOW WE ALLOCATE YOUR PAYMENTS:

We will allocate your payments to balances (including transactions made after your latest statement) with higher APRs before balances with lower APRs. This will result in balances with higher APRs (such as cash advances) being paid before any other existing balances.

8. FEES:

ANNUAL FEES: NONE
CREDIT CARD CHECKS: NONE
TRANSACTION FEE: NONE
OVER LIMIT FEE: NONE
CASH ADVANCE FEE: 4% of the amount of each cash advance.

9. OTHER CHARGES:

Late Payment charge: A late payment fee equal to your minimum payment due, but no more than $25.00, will be charged to your Visa account for each billing cycle that the minimum payment due is received after the "Payment Due Date".

Statement copy charge: The Credit Union will charge your Visa account $1.00 per page for each Visa statement copy you request.

Transaction Draft copy charge: The Credit Union will charge your Visa account $0.50 for each original transaction draft you request.

Returned Item charge: A returned item fee equal to your minimum payment due, but no more than $25.00, will be charged to your Visa account for each dishonored check or other transfer processed by the Credit Union as payment on your Visa account.

Replacement card(s) charge: You will receive the first replacement card at no charge. The Credit Union will charge your Visa account $5.00 for each additional card requested.

Overnight mail charge: If you request your replacement card be delivered by overnight mail, the Credit Union will charge your Visa account $25.00.

Priority mail charge: If you request your replacement card be delivered by priority mail, the Credit Union will charge your Visa account $15.00.

10. SCORECARD BONUS POINT PROGRAM:

Every dollar of your net purchases on your account will earn one ScoreCard Bonus Point. Bonus points begin to accumulate with purchases made on the first day of use. Credit card checks and cash advances are not part of the ScoreCard rewards program. Bonus points can be used to order gift/travel awards in the current ScoreCard brochure. To obtain a ScoreCard brochure or check on availability, please call (800) 854-0790 or visit www.scorecardrewards.com. Bonus point requirements are subject to change from time to time and gift/travel awards may be substituted at any time. Unused bonus points, older than 48 months from the date they were issued, will expire annually on May 31. Accounts must be open and current at the time of any bonus point reward redemption. Bonus points cannot be transferred to another credit card at TruWest, unless such card has been lost or stolen. Refer to the current ScoreCard Rewards catalog for a full listing of the ScoreCard Bonus Point Program Rules.

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