



Retain this Information for Future Use

S&T SECURED CARDHOLDER AGREEMENT AND DISCLOSURE STATEMENT

I. AGREEMENT TERMS AND ACCEPTANCE — In this agreement the word Card means any one or more of the Visa Cards issued to you or to an authorized user. The word Account means your Credit Card Account. The words you, your and yours mean you the cardmember and any joint account holders. The words we, us and our mean S&T Bank. Application for, signing, or use of your Account or Card by you or anyone whom you authorize or permit to use your Account or Card, is considered acceptance by you of this Agreement.

2. USE OF ACCOUNT — You agree that you will use your Account for the following transactions:

- A. Purchases of goods or services (credit purchases).
- B. Cash advances obtained from banks or others through use of this Card.
- C. The account will not be used for illegal transactions.

We are not responsible for the refusal of anyone to accept or honor the card.

3. AUTHORIZED USERS — You promise to pay for all purchases and advances made by anyone you authorize to use your Account, whether or not you notify us that they will be using it. If you want to cancel the authorized or permitted use of your Account or Cards by another person, you must let us know in writing, and if a person has a Card you must return that Card cut in half with your written notice.

4. LOST OR STOLEN CARD — If the Card is lost or stolen, or if you believe that someone is using your Account or Card without your permission, notify us immediately. You can notify us by telephoning 1-800-325-BANK (2265) during business hours or at 1-800-241-0912 after business hours.

5. UNAUTHORIZED USE — You may be liable for unauthorized use of your Account or Card. You will not be liable for unauthorized use that occurs after you notify us, orally or in writing of the loss, theft or possible unauthorized use. In any case, your liability will be \$0.00.

6. CREDIT LIMIT — As security for your account, you will deposit in an S&T Bank Statement Savings Account and pledge to us an amount equal to or greater than your credit limit. All funds, including interest earned and paid, if any, is pledged as security for your credit card account. The minimum credit line for each account is \$500 and maximum is \$5,000. You agree not to use or permit the use of the Card in any manner that would cause the outstanding balance in your account to ever exceed the Credit Limit. If the outstanding balance in your account ever exceeds the Credit Limit, you shall pay such excess to us upon demand by us.

7. PROMISE TO PAY — You promise to pay for all purchases and advances including any finance charge and other charges or fees, incurred by you or anyone you authorize or permit to use your Account or Card, even if you do not notify us that others are using your Account or Card. In addition, you promise to pay the amount of the annual fee is charged to your account.

8. MONTHLY BILLING STATEMENT — You will receive a monthly periodic billing statement. Your payment is due 25 days after the closing date on your statement.

9. MINIMUM MONTHLY PAYMENT — You may pay the entire New Balance shown on your monthly bill at any time or you can pay monthly installments. You must pay at least the minimum payment shown on your billing statement. This minimum payment will be 3% of the outstanding balance or \$10.00, whichever is greater.

10. HOW FINANCE CHARGES ARE COMPUTED — The finance charge on cash advances is calculated according to Method A. The finance charge on credit purchases is calculated according to Method B. The periodic rate used to compute the FINANCE CHARGE is 1.5825% per month, which is equal to an ANNUAL PERCENTAGE RATE of 18.99%.

11. FINANCE CHARGE CALCULATION METHODS — The Finance Charge Calculation Method on cash advances and credit purchases applicable to your Account is set forth in the paragraph labeled "HOW FINANCE CHARGES ARE COMPUTED" below.

METHOD A — A Finance Charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of the payment. A Finance Charge will be imposed on Credit Purchases from the date the Credit Purchase is posted to your account and will continue to accrue until the date of payment.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance, 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 to the Previous Balance (the outstanding balance of your Account at the beginning of the billing cycle) any new Cash Advances received and any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

METHOD B — A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date and on new Credit Purchases from the date of posting to your account during the current billing cycle, 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 or until the date of payment more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases 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 of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account and subtracting any payments as received and credit as posted to your Account, but excluding any unpaid Finance Charges.

12. ANNUAL FEE — A NONREFUNDABLE ANNUAL MEMBERSHIP fee of \$39.00 will be charged to your account at time of issue. Each year thereafter, you shall pay an annual fee of \$39.00 which shall be charged to your account as a miscellaneous charge.

13. OTHER CHARGES — You will be assessed a late payment fee of up to \$15.00 if a billing cycle minimum payment has not been posted and remains unpaid 15 days after such minimum payment scheduled due date. Payments and other credits will be applied in the following order to: (A) FINANCE CHARGES, (B) Miscellaneous Charges, (C) Previous Cash Advance Charges, (D) Previous Purchases, (E) Current Cash Advance Charges and (F) Current Purchases. You will be assessed a Cash Advance Fee of \$2.00 or 3% of the Cash Advance amount whichever is greater. You will be charged \$15.00 for any additional card issued on your account (including co-applicant). A Returned Check Fee of up to \$25.00 will be charged to your account if the check you give us for payment of any amount due on your account is not paid by the bank on which the check is drawn.

14. **DEFAULT** — If you fail to make a required payment when due or break any other promises under this Agreement, you will be in default. We can declare the entire balance of your account due and payable without notice or demand. By your signature we have received security in all funds now or hereafter deposited, including interest, in your Security Statement Savings Account. We may use these funds to satisfy any indebtedness incurred on your account. We can also do this if you make any false or misleading statements on your application or if you die or file bankruptcy.

15. **COLLECTION COSTS** — You agree to the extent permitted by applicable law, reasonable attorney's fees and all other costs and disbursements incurred by us in legal proceedings to collect or enforce your indebtedness.

16. **CANCELLATION** — We may cancel or suspend your Account at any time without notice. You may cancel your Account by notifying us in writing and returning all cards to us cut in half. Of course, cancellation or suspension of your Account will not affect your liability to us for credit we have extended to you.

17. **PRIVACY** — We may investigate your credit, employment and income records and verify your credit references. We may also report to credit reporting agencies and other creditors the status and payment history of your Account. You shall furnish to us financial statements promptly upon request from time to time and in such detail as we may require.

18. — **CHANGE OF TERMS** — We can change the terms of this Agreement, including the annual membership fee, Finance Charge, late payment fee, overlimit charge, cash advance fee, and the Annual Percentage rate at any time, provided we send you notice (at your address shown on our records) of the change at least 15 days prior to the effective date of the change, or if the change is an increase in

the finance charge or annual percentage rate, at least 30 days prior to the change. However, we can reduce the annual percentage rate or make any other changes beneficial to you at any time without sending you notice.

19. **CHANGE OF ADDRESS** — You will notify us of any address change within 15 days of the effective date of change.

20. **ASSIGNMENT OF ACCOUNT** — We can assign, sell, or transfer your Account or any portion thereof without notice to you or your consent.

21. **CURRENCY CONVERSION** — To convert purchases and loans made in a foreign currency, Visa U.S.A. uses their own currency conversion rate and procedures which are described in their operating regulations. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is generally a government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustments determined by the Issuer. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on your account. You agree to pay the converted amount in U.S. dollars.

22. **APPLICABLE LAW** — This Agreement will be governed by the laws of the State of Pennsylvania and applicable Federal laws. If any part of this Agreement is unenforceable this will not make any other part unenforceable.

DIRECT BANKING CENTER
1-800-325-BANK (2265)
INDIANA 724-349-1800

**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 on a separate sheet to:

CREDIT CARD PROCESSING CENTER
P.O. BOX 1111
Madison, Wisconsin 53701-1111

Write 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 three business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND 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 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 bill. And, we must tell you the name of anyone we report 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 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 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.



SECURED Credit Card Application



Note: If you are applying for a joint account, provide information on both applicant and co-applicant. Both signatures are required and both parties will be contractually liable. Applicant and co-applicant must be 18 or older.

- Enclose a check or money order in the amount of \$30.00 for application processing.
- Enclose a check or money order payable to S&T Bank to establish your savings account. (Minimum \$500.)
- Sign the Security Pledge & Agreement at the bottom of the application.
- Enclose \$15.00 for each additional card required.

APPLICANT					
Note: All sections should be filled out completely. If not, processing of your application may be delayed.					
Last Name	First	Middle	Social Security Number		
Date of Birth	No. Dependent Children	Home Telephone ()	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mo. Payment \$	
Street Address	City	State	Zip Code	How Long (Yrs.)	
1. Previous Address	City	State	Zip Code	How Long (Yrs.)	
2. Previous Address	City	State	Zip Code	How Long (Yrs.)	
Employment	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Telephone Number ()	How Long (Yrs.)		
Address	Position/Occupation			Monthly Gross Income \$	
Name and Address of Previous Employer				How Long (Yrs.)	
Source of Additional Income*					
Nearest Relative (Not Living With You)		Telephone Number ()	Relationship		
Their Address	City	State	Zip Code		
<small>*YOU NEED NOT FURNISH ALIMONY, CHILD SUPPORT OR MAINTENANCE INCOME INFORMATION IF YOU DO NOT WANT US TO CONSIDER IT IN EVALUATING YOUR APPLICATION.</small>					
CO-APPLICANT					
Provide the following information only if the co-applicant is a joint applicant or will be an account user.					
Last Name	First	Middle	Social Security Number		
Date of Birth	No. Dependent Children	Home Telephone ()	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mo. Payment \$	
Street Address	City	State	Zip Code	How Long (Yrs.)	
Employment	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Telephone Number ()	How Long (Yrs.)		
Address	Position/Occupation			Monthly Gross Income \$	
Name and Address of Previous Employer				How Long (Yrs.)	
Source of Additional Income*					
<small>*YOU NEED NOT FURNISH ALIMONY, CHILD SUPPORT OR MAINTENANCE INCOME INFORMATION IF YOU DO NOT WANT US TO CONSIDER IT IN EVALUATING YOUR APPLICATION.</small>					
SECURITY STATEMENT SAVINGS ACCOUNT PLEDGE & ASSIGNMENT AGREEMENT. In this agreement, the words "I" and "my" refer to each person who signs the Security Statement Savings Account Signature Card in this brochure. As security for the repayment of all credit extended through my VISA account (Account), I pledge to, and grant S&T Bank (S&T), a security interest in all funds now and hereafter deposited, including interest, in my Security Statement Savings Account (Savings Account). I agree not to make or permit any third parties, other than S&T to make withdrawals from my savings account. I agree not to give anyone other than S&T an interest in my Savings Account. I authorize S&T to restrict withdrawals from my Savings Account until my Account is closed, all of my indebtedness thereunder is fully satisfied and all credit cards have been returned, if I have made a false or misleading statement about an important matter in this Agreement or any other agreement or application for credit with S&T, or if I exceed my credit limit or otherwise default under the terms of the S&T Credit Card Agreement and Truth-in-Lending Disclosure, or if my Account is terminated by S&T or me, for any reason, S&T may at any time thereafter, and without advance notice to me, apply all or part of my Savings Account balance to the satisfaction of any and all amounts owed on my Account. In addition, S&T may avail itself of any remedies permitted under the terms of my Account or otherwise available, according to the laws of the Commonwealth of Pennsylvania. If S&T hires an attorney to defend or enforce its rights in my Savings Account or to perform any legal services in connection with it, I will pay S&T all reasonable attorney's fees and court costs S&T has to pay. Any change in this Agreement must be in writing.		SECURITY STATEMENT SAVINGS ACCOUNT SIGNATURE CARD (This section must be completed after you have read the Security Statement Savings Account Pledge & Assignment Agreement.) Check the box only <input type="checkbox"/> Individual <input type="checkbox"/> Joint with Right of Survivorship By signing this application, I am requesting that a Security Savings Account be established as collateral to secure my credit card obligations. I agree to be bound by the Security Savings Account Pledge and Assignment Agreement and the Statement Savings Account Agreement. X Applicant: _____ Date _____ X Co-Applicant: _____ Date _____		BACKUP WITHHOLDING CERTIFICATIONS SS:BIN# _____ Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued). AND (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. X Signature _____ NOTE: If you have been notified by the IRS that you are subject to backup withholding, cross out item 2.	
I/WE AUTHORIZE The Bank to make whatever inquiries it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in the reliance on the application. I/we authorize and instruct any person or consumer reporting agency to compile and furnish to the Bank any information it may have or obtain in response to such credit inquiries and agree that same shall remain your property whether or not credit is extended. All information set forth in this application is declared to be a true representation of facts made for the purpose of obtaining the credit requested and any willful misrepresentation on this application could result in criminal action.					
X Applicant's Signature _____		X Co-Applicant's Signature _____		Date _____	
FOR INTERNAL USE ONLY					
VISA ACCOUNT NO. _____					
DATE APPROVED	CREDIT LINE	APPROVED BY	SAVINGS ACCT:# _____		
NO. CARDS PRO. CODE NO. CARDS PRO. CODE _____					



The Secured VISA® Card



Benefits of the Secured VISA® Card

No-Fee Traveler's Checks

Roadside Dispatch Service

Instant Cash Advances

Automatic \$200,000 Travel Accident Insurance

Auto-Pay Option – Payments Can be Deducted Directly from Your Checking Account

Obtain the Credit You Need!

To go on vacation, reserve a hotel or rent a car, a credit card has become a financial necessity. In an emergency, a credit card is better than carrying cash. It's never too late to start building or re-building a credit history. If you have no or limited credit experience, or if you have unfavorable past credit, we may be able to help – with an S&T Bank Secured VISA® Card. So start enjoying the convenience of an S&T Bank secured VISA® Card today.

Questions & Answers

DISCLOSURE STATEMENTS AS REQUIRED BY FEDERAL LAW:

Consumer's Liability for Unauthorized Transfers:

Tell us AT ONCE if you believe your VISA® Card or Personal Identification Number (hereafter referred to as PIN) has been lost or stolen. Your liability for unauthorized use of your VISA® Card will not exceed \$0.

If you think your bill is wrong, or if you need more information about a transaction on your bill, telephone us at 1-800-325-BANK or write us at S&T Bank, PO Box 190, Indiana, PA 15701 as soon as possible. Our business days are Monday through Friday, federal holidays not included. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error and explain as clearly as you can why you think there is an error. If you need more information, describe the item you are unsure about.
- (3) Tell us the dollar amount of the suspected error.
- (4) Tell us the date of the suspected error.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount in question.

Types of Available Transactions and Limits
You may use your VISA® Card and PIN to withdraw cash from your credit account. You may withdraw up to \$300 from ATMs per day.

Account Information to Third Parties
We will disclose information to third parties about your account or the transactions you make:

- (1) Where it is necessary for completing transactions, or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (3) In order to comply with a government agency or court order, or
- (4) If you give us your written permission.

How does the Secured VISA® Program work?

You open a statement savings account with S&T Bank. By establishing an account, you will demonstrate your financial stability as well as provide security for your credit card account. Once your account is open, your VISA® card is sent to you.

Is a Secured VISA® Card different from other cards?

Your secured VISA® Credit Card will look and perform the same as any VISA® Card. Use it for purchases and cash advances worldwide. Only you and S&T Bank will know it is secured.

What will my credit limit be on my VISA® Card?

Your credit limit is equal "dollar-for-dollar" to the amount you have in your S&T savings account. You can increase your credit limit by adding to your savings and your credit limit will rise accordingly (in \$100 increments; maximum \$5000.)

Will my VISA® help me establish credit?

YES. Each month the Bank reports your credit limit and payment history to the three major credit bureaus.

What will happen if my application is denied?

If your account is not opened for any reason, all fees will be returned to you.

INTEREST RATES & INTEREST CHARGES Secured Visa

Annual Percentage Rate (APR) for Purchases	18.99%
APR for Balance Transfers	Balance Transfers are not available with this option.
APR for Cash Advances	18.99%
Paying Interest	Your due date is at least 25 days after the close of your 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	None
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard/ .

FEES

Annual Fee	\$39.00 charged once per year in the anniversary month.
Application Processing Fee	\$30.00 due at time of application.
Additional Card Fee	\$15.00 per card.
Transaction Fees	
Balance Transfer	Balance Transfers are not available with this option.
Cash Advance	Either \$2 or 3% of the amount of each cash advance, whichever is greater.
Foreign Transaction	1% of each transaction is U.S. dollars.
Penalty Fees	
Late Payment	Up to \$15.00
Returned Payment	Up to \$25.00

How We Will Calculate Your Balance: We used a method called "average daily balance (including new purchases)." The information about the costs of the card described in this application is accurate as of 02.22.10. This information may have changed after that date. To find out what may have changed, call us at 800.325.2265 or write to us at S&T Bank Visa Department, PO Box 190, Indiana, PA 15701.