

## VISA CREDIT CARD DISCLOSURE AND AGREEMENT

In this Agreement the words “you” and “your” mean each and all of those: (a) whose names appear on a Card or Statement or who uses this Account or (b) who otherwise agree to be liable on the Account. Card means the VISA Classic, Gold, Secured, Equity Reserve Gold, or VISA Business Card and any duplicates and renewals the Credit Union issues. Account means your VISA Credit Card Account with the Credit Union. The terms “we”, “us”, “our” and “Credit Union” mean Honda Federal Credit Union.

**OBLIGATION:** By applying and receiving, signing, using or authorizing another to sign or use the Card and/or Account issued by Honda Federal Credit Union, you agree to the following terms and conditions and any subsequent amendments.

**SIGNATURE:** You should sign the back of your Card as soon as you receive it to help protect your Account from unauthorized use. However, your liability does not depend on whether you sign your Card.

**MAXIMUM CREDIT LIMIT:** You have applied to us for a VISA Credit Card Account. The loans which the Credit Union may extend to you under this Account shall at no time exceed the assigned credit limits hereinafter referred to as the maximum “Credit Limit” disclosed to you on the enclosed “VISA Credit Card Acceptance Letter” and incorporated herein by reference. You agree that we may change this Credit Limit at any time and we will notify you of any such change.

**USING YOUR ACCOUNT:** Four (4) types of credit are available to you under your Account.

1. Purchases: You may use your Card and/or Account to pay for goods and services at participating VISA Card merchants.
2. Cash Advances: You may use your Card to obtain cash from a participating VISA financial institution or from an authorized Automated Teller Machine (ATM) along with a Personal Identification Number (PIN) issued by us or selected by you, or by use of VISA Convenience Checks. You may also use the VISA Convenience Checks for any legal purpose.
3. Balance Transfer (Excluding VISA Business Card): You may transfer balances to your account from other creditors.
4. Regular Checking Account Overdraft Protection.

Your Card, Checks and/or Account may not be used directly or indirectly for: (1) any illegal activity or transaction; or (2) any gambling, gaming, betting or similar activity or transaction. Further, you may not utilize your Card and/or Account for the purchase of any goods or services on the Internet that involve gambling, gaming, betting or any similar transaction or activity. 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/checks 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.

**OVERDRAFT PROTECTION (EXCLUDING VISA BUSINESS CARD):** We may transfer funds in multiples of \$50 (or in such increments as we may from time to time determine) to your Checking Account by an advance on your VISA Account, subject to this provision, to clear any Overdraft on your Checking Account. Whether or not such transfers occur will be controlled by this Agreement. In any event, you hold us harmless for any and all liability which might otherwise arise if the transfer does not occur. The Credit Union shall not be liable or responsible for any claims or disputes with regard to purchases made by using a share draft. Overdraft protection automatically ceases if this Agreement is ever cancelled or terminated or your Account is in default. The Credit Union, however, is under no obligation to make a transfer to cover an overdraft.

**REQUEST FOR LOAN / CREDIT LIMIT:** You agree that each use of a Card or Convenience Check constitutes a loan. You agree not to exceed the approved Credit Limit under this Agreement. You may request an increase in your Credit Limit, but Credit Limit increases must be approved by us. At the request of the Credit Union, you agree to return to the Credit Union your Card and/or Convenience Checks. You are responsible for safekeeping of the Card and/or Convenience Checks.

**CREDIT INFORMATION:** You agree that we may re-examine and re-evaluate your creditworthiness at any time. You authorize us to obtain from time to time, information from others, such as creditors and credit reporting agencies, concerning you and your credit accounts with them. You also authorize us to respond from time to time to requests from creditors and credit bureaus regarding the status and history of your account to the extent authorized by law.

The Credit Union may report information about your loan account to credit bureaus. Late payments, missed payments, or other defaults on your loan account may be reflected in your credit report.

**CONVENIENCE CHECKS (EXCLUDING VISA BUSINESS CARD):** You may access your Account by utilizing the VISA Convenience Checks that are provided to you.

1. We will honor and pay Checks up to your available Credit Limit as long as they are drawn on forms authorized by us and presented before the expiration date on the Check.
  2. To stop payment on a Check, you must call us at (800) 634-6632 during our business hours with the following information: the exact dollar amount of the Check; the Check number; your Account number; the name of the party to whom the Check was written and the name of the person who signed the Check.
- We will stop payment on the Check if we receive your stop payment request by the business day before the day we pay your Check. The day we pay the check may be before it posts to your account. The stop payment order will remain effective for 6 months. You may write to us to cancel the order at any time.
3. If a Card is reported lost or stolen, the Checks are null and void.
  4. You agree to hold us harmless and to indemnify us from any liability incurred due to a delay or misrouting of a Check where the delay or misrouting is caused by markings placed on the Check by you or a prior endorser that obscure any depository endorsement placed by us or our agent.
  5. For the purpose of calculating Interest Charges, Checks are the same as Cash Advances.

6. Credit Union may recognize the signature of anyone who signed the credit application for the Account as authorized to transact any business on this account including signing of Checks.
7. Checks may not be used to pay any amount you owe under this Agreement or under any other credit agreement or account you hold with us.
8. We do not have to pay a Check if: (a) you are in default under this or any other Agreement with us, (b) if payment would cause you to exceed your Credit Limit, (c) if your right to use Checks on your Account is cancelled, closed or suspended, (d) your signature or the payee’s name or endorsement is missing on the check or the check appears altered, or (e) your check is post-dated. If a post-dated check is paid resulting in another check being returned or not paid we are not responsible. If we pay any check under any condition, you must pay us the amount of the check plus applicable fees and charges unless such liability is precluded by law.

**INTEREST CHARGE:** The Daily Periodic Rate used in calculating the daily Periodic INTEREST CHARGE (and the corresponding ANNUAL PERCENTAGE RATE) are disclosed on the enclosed VISA Credit Card

Acceptance Letter the terms of which are incorporated herein by this reference.

**HOW TO COMPUTE THE PURCHASE TRANSACTIONS (RELATED TO PURCHASES OF PROPERTY AND SERVICES) UPON WHICH INTEREST CHARGES ARE ASSESSED (EXCLUDING VISA BUSINESS CARD)**

**GRACE PERIOD / AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES):** To avoid incurring an additional INTEREST CHARGE on the balance of Credit Purchases reflected on the statement and on any new Credit Purchases appearing on your next statement, you must pay the New Balance shown on the statement within 25 days of your Statement closing date. The INTEREST CHARGES for a billing cycle are computed by applying the daily 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 is determined by adding to the Previous Balance of Credit Purchases any new Credit Purchases posted to your account and subtracting any payments as received and credits as posted to your account, but excluding any unpaid INTEREST CHARGES.

This determines your total Interest Charge for the billing cycle. Actual Interest Charges will be shown on your Periodic Statement.

**HOW TO COMPUTE THE CASH ADVANCES, BALANCE TRANSFERS, AND CONVENIENCE CHECK TRANSACTIONS UPON WHICH INTEREST CHARGES ARE ASSESSED (EXCLUDING VISA BUSINESS CARD)**

**AVERAGE DAILY BALANCE (INCLUDING NEW ADVANCES):** To avoid incurring an additional INTEREST CHARGE on the balance of Cash Advances reflected on the statement, you must pay the Cash Advance Balance shown on the statement on or before the Statement Cut-off Date. The INTEREST CHARGES for a billing cycle are computed by applying the daily Periodic Rate to 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 of Cash Advances is determined by adding to the Previous Balance of Cash Advances any new Cash Advances as of the transaction date or the first day 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 INTEREST CHARGES.

This determines your total Interest Charge for the billing cycle. Actual Interest Charges will be shown on your periodic statement.

VISA Gold Accounts are subject to an Introductory Rate for the six-month period immediately following the date that your VISA Gold Account is established, during which time the Daily Periodic Rate that will apply to VISA Gold transactions and corresponding ANNUAL PERCENTAGE RATE is as disclosed on the VISA Credit Card Acceptance Letter. On the expiration of the Introductory Rate period, the Daily Periodic Rate applicable to the balance existing at that time and in the future and the corresponding ANNUAL PERCENTAGE RATE is as disclosed on the VISA Credit Card Acceptance Letter.

For the applicable Daily Periodic Rates for VISA Classic and Secured VISA Classic, refer to the separate page titled VISA Credit Card Acceptance Letter, which we have included with and made a part of this Agreement.

**VISA BUSINESS CARD INTEREST CHARGES:** None.

**CHANGE OF TERMS:** This Agreement is the contract which applies to all transactions on your Account even though the sales, Cash Advance, credit or other slips you sign or receive may contain different terms. You understand that, in accordance with applicable law, we may amend, modify, add to, or delete from this Agreement any of its terms and conditions, including the method of application and the amount of Interest Charge. Such changes shall be effective as to any subsequent

advances and, where permitted by applicable law, as to any unpaid balance outstanding. You also understand that any such notice will be mailed in advance to you, as and where required by applicable law.

**REPAYMENT (EXCLUDING VISA BUSINESS CARD):** You promise to pay all amounts due on your Account. You agree to pay us each month a Minimum Monthly Payment plus any payment past due and/or any Late Charges. The Minimum Monthly Payment on Classic, Gold, and Secured VISA Credit Cards will be 3% of the outstanding balance or \$25.00, whichever is greater. You may at any time pay your total indebtedness without penalty. You must pay us directly and we must receive your payment and the remittance stub on or before the Due Date, in accordance with statement instructions, in order for your Account to be credited by the Due Date. All payments shall be in U.S. dollars by a check drawn on or a money order issued by a U.S. financial institution, naming us as payee. You must not send cash. In accordance with applicable law, we will choose the order in which any payment will be applied to your indebtedness to us at the time the payment is made.

**REPAYMENT VISA BUSINESS CARD:** VISA Business Card Minimum Monthly Payments will be an amount equal to your entire outstanding balance shown on your statement.

**ALLOCATION OF PAYMENTS:** We will determine, subject to applicable law, the order in which payments will be applied toward Purchases, Cash Advances, Balance Transfers, unpaid Interest Charges and Other Fees and Charges. We will credit payments to your account so as to avoid additional Interest or other charges, but we reserve the right to delay reinstatement of your credit line for a reasonable period of time to authenticate settlement of funds.

**PREPAYMENT OR IRREGULAR PAYMENTS:** Though you need only pay the Minimum Payment Due, you understand that you have the right to repay your Account at any time without penalty. You also understand and agree that you will only be charged Interest Charges to the date you pay your entire Account. You may make larger payments without penalty and this may reduce the total amount of Interest Charges that you will pay. Any partial payment of your Account will not advance your next Due Date(s). You understand and agree that any payment that (a) delays or (b) accelerates the repayment of your unpaid balance will (a) increase or (b) decrease your monthly Interest Charge.

**TERMINATION OF CREDIT EXTENDED AND ACCELERATION OF REPAYMENT/DEFAULT AND COLLECTION COSTS:** You understand that your line of credit loan under this Agreement may be terminated under any of the following conditions, and you will be in default:

1. Upon your failure to make any of the payments when due or in the proper amount(s) under this Agreement, or pursuant to any other loan agreement with the Credit Union.
2. If you fail to live up to any of the terms of this Disclosure and Agreement.
3. If your creditworthiness is impaired.
4. If you die, become insolvent or are the subject of bankruptcy or receivership proceedings.
5. If you have made or do make any false or misleading statements in furnishing financial and other information to us.
6. If you fail to provide us with a current credit application when requested.

Upon the occurrence of any of the foregoing conditions and/or in the event of any action by us to enforce this Disclosure and Agreement, you understand and agree that all credit shall immediately terminate and we may demand immediate payment of the unpaid balance, Interest Charges, Late Charges and collection costs. You understand and agree that you will be subject to Interest Charges (at the applicable Daily Periodic Rate), Late Charges and collection costs under

the terms disclosed in this Disclosure and Agreement, until you repay the entire loan. You also agree to pay reasonable attorney’s fees, court costs and other expenses. If you terminate the account, you will remain liable to us for use of the Card and/or the Account until all Cards are returned to us and the balance is paid in full.

**CLOSING YOUR ACCOUNT:** You may close your Account by notifying us. We may close your Account or suspend your credit privileges at any time without prior notice except as required by law for any legal reason. You will stop using your Account and destroy all Cards and Checks on your Account. All Liable Parties’ liability will apply to all balances and transactions made on the Account even if they are made or processed after the date the Account is closed.

If we receive a request from any Liable Party to remove another Liable Party from the Account, we may honor or refuse the request without prior notice.

**CROSS DEFAULT:** You understand and agree that your breach or default of the terms and conditions of this Agreement for your Card shall also be deemed to be a default of any and all other loans you now have with us or obtain in the future with us. Further, you understand and agree that your breach or default of the terms and conditions of any other loan you now have with us or obtain in the future with us shall be deemed to be a default of the terms and conditions of the Agreement for this VISA Credit Card Account. This “Cross Default” Agreement shall not apply to any loans secured by real property, property used as your dwelling or where otherwise prohibited by Federal or State Law or Regulation.

**UNAUTHORIZED TRANSACTIONS:** You will have no liability (“Zero Liability”) for unauthorized transactions with your VISA Credit Card that are processed through VISA. Zero Liability will NOT apply to a transaction at an ATM that is not processed through VISA (such as a cash withdrawal from your Checking Account). You must refer to the Credit Union’s Electronic Services Disclosure and Agreement for your liability for unauthorized ATM transactions. Zero Liability also will not apply to VISA Credit Cards issued outside the U.S. or to commercial cards. You must provide a written statement regarding any claim of unauthorized VISA transactions.

If you notify us of unauthorized transactions which were processed through VISA (this does not include cash disbursements at an ATM using your VISA Credit Card), we will provide a provisional credit to your account within five (5) business days of the notification. If you tell us orally, we will require that you send us your complaint in writing within ten (10) business days. We will not credit your account until your written complaint is received.

“Unauthorized” means the use of your VISA Credit Card by a person, other than you, who does not have actual, implied or apparent authority for such use and from which you receive no benefit.

**ELECTRONIC FUND TRANSFER:** In the event a use of your Card, or the Account constitutes an Electronic Fund Transfer, the terms and conditions of your Electronic Services Disclosure and Agreement with us shall govern such transactions to the extent the Electronic Services Disclosure and Agreement expands or amends this Agreement.

**RESPONSIBILITY OF BORROWER:** You agree not to consummate any consumer credit transaction under this Agreement upon knowing that credit privilege under this Account has been terminated or suspended. You agree to repay us according to the terms of this Agreement and Disclosure Statement for all purchases, advances, Interest Charges, and Late Charges, if any, arising from the use of the Account by you or any other person you permit to use the Account, even if that person exceeds your permission. You cannot disclaim responsibility by notifying us, although we will close the Account if you so request and you will return all Cards to us. Your obligation to pay the Account balance continues even though an agreement, divorce decree or other

court judgement to which we are not a party may direct you or one of the other persons responsible to pay the Account. Any person using the Account and/or Card is jointly and severally responsible with you for charges he or she makes, plus any Interest Charges, Other Fees and Charges and expenses provided in this Agreement and related to such transactions, but if that person: (1) signs the Card or (2) if his/her name appears on a statement or (3) if he or she has agreed to be liable (even if his/her name does not appear on a statement) he or she becomes a party to this Agreement and is also responsible for all charges on the Account, including yours. In each case described above, that person and you will be individually and jointly liable ("Liable Party(ies)") for all credit extended on the Account (other than for Unauthorized Charges) including any Interest Charges, Late Charges, Other Fees and Charges, and expenses as provided in this Agreement. If you are an Authorized User (as defined below), your liability does not relieve any Liable Party under this Agreement from liability for the Authorized User's transactions until paid in full. The Cards remain our property and you must recover and surrender to us all Cards upon our request and/or upon termination of this Account.

**AUTHORIZED USERS (EXCLUDING VISA BUSINESS CARD):** You may allow Authorized Users on your Account by notifying us that you want someone added to your Account as an Authorized User, or by lending your Card or Account Number to another, or by any other ways in which you would be legally considered to have allowed another to use your Account.

**FOREIGN TRANSACTIONS AND CHARGES:** Purchases and cash advances made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by VISA® for the processing cycle in which the transaction is processed.

The conversion rate selected by VISA® will not be increased by an adjustment factor. However, a separate VISA International Service Assessment Fee of 1% is charged to the Credit Union, passed on and payable by you and will appear on your statement as an additional charge.

The currency conversion rate used by VISA® on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The Credit Union has no control over the conversion rate.

**CREDIT BALANCES:** Credit balances created by payments, credit adjustments, and merchant refunds, will automatically be transferred to the Savings Account of the Primary Cardholder.

**OTHER CHARGES:** The following Other Charges will be added to your account, as applicable:

- ANNUAL FEE: None
- LATE CHARGE (EXCEPT FOR VISA BUSINESS CARD): \$25 for the first late payment; \$35 for every subsequent late payment in a six-month period. Subject to a minimum of \$0.05.
- VISA BUSINESS CARD LATE CHARGE: If your payment is more than 60 days late, you will be charged 1.00% of the unpaid balance, subject to a minimum of \$10.

The Credit Union reserves the right to close the account at anytime.

Please see the Credit Union's Schedule of Fees and Charges, which is incorporated herein by reference, for additional fees and charges that may apply.

**LOST OR STOLEN CARDS AND CHECKS:** You will notify us AT ONCE if you believe that the Card, Convenience Check, Account number, PIN or any combination of the four has been lost or stolen or if you think your Account is being used without your permission, by immediately calling us at (800) 634-6632 24 hours a day, 7 days a week.

**PAYMENTS MARKED "PAID IN FULL":** We may accept checks, money orders, or other types of payment marked "payment in full" or use other language to indicate full satisfaction of any indebtedness, without being bound by such language or waiving any rights under this Agreement. Full satisfaction of indebtedness shall be accepted by us only in a written agreement, signed by an authorized representative.

**DELAY IN ENFORCEMENT / ENFORCEABILITY:** We can delay enforcing any of our rights under this Agreement without losing them. If any terms of this Agreement are found to be unenforceable, all other provisions will remain in full force.

**GOVERNING LAW:** You understand and agree that this Agreement is made in California and shall be governed by the laws of the State of California to the extent that California law is not inconsistent with controlling Federal law. You also understand that California's choice of law rules shall not be applied if they would result in the application of non-California law. If any part of this Agreement is held to be not valid, all other parts will remain enforceable.

**INTEGRATED DOCUMENT(S):** Any separate sheet of paper labeled "VISA Credit Card Acceptance Letter," "VISA Business Card Acceptance Letter," "VISA Credit Card Agreement," "Share Secured Credit Card Agreement," and/or VISA Credit Limit Increase Agreement which is delivered together with this Agreement is an integrated part of this Agreement.

**TELEPHONE MONITORING:** We may listen to and record telephone calls between you and us to monitor and improve the quality of service you receive.

**CHANGE OF PERSONAL INFORMATION:** You must notify us immediately if you change your name, address, or home or business telephone number. All written notices and statements from us to you will be considered given when placed in the United States mail, postage prepaid, and addressed to you at your current address as it appears in our records.

**MEMBER ADVANTAGE POINTS PROGRAM (FOR GOLD AND VISA BUSINESS CARDS ONLY):** The Credit Union may offer a program by which members accumulate points for dollars purchased. Points may be redeemed for selected merchandise, travel and/or gift cards. We have the right to alter/terminate this program at any time.

**MERCHANT DISPUTES:** The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the Card.

**TRANSFER OF ACCOUNT:** You cannot transfer or assign your Account to any other person.

#### TRANSACTIONS WITH MERCHANTS

**RETURN POLICY:** If a merchant discloses a policy such as "no returns", "no refund", "no return or credit without receipt", "as is", "store credit only", or "all sales final", you will be bound by that policy when you use your Account to buy goods or services from that merchant.

**RESERVATIONS:** When using your Account to make travel or lodging reservations, obtain the merchant's cancellation policy and follow it if you cancel. If you cancel, obtain the merchant's cancellation number that it is required to give you. The merchant may charge you for a cancelled transaction unless you can provide us with the merchant's cancellation.

**RECURRING TRANSACTIONS:** If you authorize a merchant to charge your Account for repeat transactions without your Card, you must notify the merchant when you want to discontinue the recurring transactions or if your Account is closed or a new Account number is issued by us.

**DISPUTE ASSISTANCE:** If you disagree with a transaction on your Statement or have a dispute with the merchant as a result of the transaction, you will provide information or assistance we reasonably request. Otherwise you will pay us for any resulting loss we have unless we are prohibited by applicable law from holding you liable for our loss. See a summary of Your Billing Rights on Panels 8 and 9.

**PLEDGE OF SHARE ACCOUNT(S)—NOTE:** In consideration of and as a condition for the Credit Union opening a VISA Credit Card account in your name and issuing a VISA Credit Card to you, you have agreed to a Pledge of Shares. 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 VISA Credit Card Account and all payments, interest, late charges and costs or expenses hereunder. You authorize us to apply the balance in these account(s) to pay any amounts due under this Agreement if you should default. This Pledge of Shares does not apply to shares held in IRA and Keogh accounts.

**SHARE SECURED VISA:** As collateral for amounts you may request to be advanced from time to time pursuant to this VISA Credit Card Disclosure and Agreement, you pledge and grant to the Credit Union a lien on your deposits of 100% of your maximum credit limit in your designated Share Account as indicated on the "Share Secured Credit Card Agreement". If you are in default under this Agreement, the Credit Union may take sums from the designated Share Account and Spouse/Joint Applicant Share Account (if applicable) as set forth on the Share Secured Credit Card Agreement in payment on any amounts owed to the Credit Union by you. If the amounts pledged are not sufficient to pay off all amounts owed to the Credit Union you agree and acknowledge that you will be responsible for any and all deficiencies including any fees, charges and costs, including without limitation reasonable attorney fees and costs which may have been incurred by the Credit Union as a result of your default.

#### 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, write to us at: Honda Federal Credit Union, 19701 Hamilton Ave., Suite 130, Torrance, CA 90502-1352. You may also contact us on the web: [www.hondafcu.org](http://www.hondafcu.org).

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** or electronically. 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:

- 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.
- 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:

- 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.)
- 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.
- 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** or electronically at: Honda Federal Credit Union, 19701 Hamilton Ave., Suite 130, Torrance, CA 90502-1352. You may also contact us on the web: [www.hondafcu.org](http://www.hondafcu.org). 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.



(800) 634-6632  
[www.hondafcu.org](http://www.hondafcu.org)  
19701 Hamilton Ave., Suite 130  
Torrance, California 90502-1352

## VISA CREDIT CARD DISCLOSURE AND AGREEMENT

### PLEASE KEEP THIS BROCHURE FOR YOUR RECORDS

THIS DISCLOSURE SUPERSEDES  
ALL DISCLOSURES PRIOR TO THE  
EFFECTIVE DATE SHOWN BELOW.

EFFECTIVE FEBRUARY 1, 2011