



5175 Parkstone Drive, Suite 200  
 Chantilly, Virginia 20151  
 (703) 480-5300 (800) 550-5328

## CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

**THIS IS YOUR CREDIT CARD AGREEMENT AND DISCLOSURE CONTAINING NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA CLASSIC, VISA GOLD, VISA PLATINUM, FBINAA AFFINITY VISA, NSA AFFINITY VISA, LEEDA AFFINITY VISA, NEIA AFFINITY VISA, NNALEA AFFINITY VISA, SHARE SECURED VISA AND STUDENT VISA CREDIT CARDS. PLEASE BE SURE TO 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, Balance  
Transfers and Cash Advances**

**6.90%** Introductory APR for 6 months (except for all previous credit union card accountholders, and all Share Secured VISA accountholders).

After that, Your APR will be:

<b>16.90%</b> VISA Classic	<b>11.90%</b> LEEDA Affinity VISA
<b>13.90%</b> VISA Gold	<b>11.90%</b> NEIA Affinity VISA
<b>11.90%</b> VISA Platinum	<b>11.90%</b> NNALEA Affinity VISA
<b>11.90%</b> FBINAA Affinity VISA	<b>16.90%</b> Share Secured VISA
<b>11.90%</b> NSA Affinity VISA	<b>16.90%</b> Student VISA

**Paying Interest**

We will not charge You interest on purchases if You pay Your entire balance owed each month within at least 23 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.

**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

**Transaction Fees**

- Cash Advance
- Balance Transfer
- Convenience Check
- Foreign Transaction

Either **2.00%** of the advance or **\$10.00**, whichever is greater (**\$50.00** maximum)  
 Either **2.00%** of the transfer or **\$10.00**, whichever is greater (**\$50.00** maximum)  
 Either **2.00%** of the check or **\$10.00**, whichever is greater (**\$50.00** maximum)  
**1.00%** of each foreign currency transaction in U.S. dollars.  
**1.00%** of each U.S. Dollar transaction that occurs in a foreign country.

**Penalty Fees**

- Late Payment
- Returned Payment

**\$25.00** after 10 days  
**\$30.00**

**How We Will Calculate Your Balance:** 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 reference to "We," "Us," "Our" and "Credit Union" mean the JUSTICE Federal Credit Union. The words "You" and "Your" mean each person who accepts this Agreement or uses the VISA Classic, VISA Gold, VISA Platinum, FBINAA Affinity VISA, NSA Affinity VISA, LEEDA Affinity VISA, NEIA Affinity VISA, NNALEA Affinity VISA, Share Secured VISA or Student VISA Credit Cards. "Account" means the VISA Classic, VISA Gold, VISA Platinum, FBINAA Affinity VISA, NSA Affinity VISA, LEEDA Affinity VISA, NEIA Affinity VISA, NNALEA Affinity VISA, Share Secured VISA and Student VISA Credit Card Account established for You. The words "Credit Card" or "Card" mean any VISA Classic, VISA Gold, VISA Platinum, FBINAA Affinity VISA, NSA Affinity VISA, LEEDA Affinity VISA, NEIA Affinity VISA, NNALEA Affinity VISA, Share Secured VISA and Student VISA Credit Cards issued to You by Us and any duplicates and renewals. "Convenience Checks" mean the special Account access devices We provide for Your use from time to time. If this is a joint account, read singular pronouns in the plural.

You understand the following terms constitute the Agreement:

**PROMISE TO PAY.** Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, charge slips, Credit Cards, Convenience Checks and the like. Regardless of the access means, You promise to pay Us all amounts charged 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.

**JOINT ACCOUNTS.** Each Cardholder will be responsible, jointly and severally, for the repayment of amounts owed. You understand that any Card which is requested and approved, will be mailed only to the primary Cardholder at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

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

**USE OF YOUR CARD.** You may use Your Card to buy goods and services in any place that it is honored and to get cash advances from Us or another financial institution. If You are issued a cash advance draft, it will be imprinted with Your Card and You will receive a copy of the draft. 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.

**ISSUANCE OF PERSONAL IDENTIFICATION NUMBER.** We will issue You a Personal Identification Number (PIN) for use with Your Card. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN and Your Card to access Your Account and all sums advanced will be added to Your 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 affect Your rights.

**LINE OF CREDIT LIMIT.** If Your application for a Card is approved, You will be notified of Your specific Credit Limit for transactions made under Your Account. Unless You are in default, the Credit Limit established for You will be self-replenishing as You make payments on Your Account. You will keep Your unpaid balance within the Credit Limit set by Us, and You will pay any amount over the Credit Limit on Our demand whether or not We authorize the advance which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

**ACCOUNT RESTRICTIONS.** In order to receive and maintain a Share Secured VISA, You agree to give Us a specific pledge of shares which will equal 110% of Your Credit Limit. In the event that You default, We may apply these shares toward the repayment of any amount owed on Your Share Secured VISA. You may cancel Your Share Secured VISA at any time by paying any amounts owed on Your Share Secured VISA and returning any access devices. To be certain that Your entire balance and all advances are paid, any shares pledged may not be available to you for 30 days after You have cancelled Your Share Secured VISA and any outstanding balance is paid in full.

**FINANCE CHARGES.** In the case of any transactions on Your Account, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (new and previous). Separate average daily balances are calculated for purchases and cash advances. To get each average daily balance, each daily balance for each day of the billing cycle for purchases and for cash advances are added and the totals are divided by the number of days in the billing cycle. To get the daily balance for cash advances, new cash advances are added to the day's beginning balance and payments and credits are subtracted. To get the daily balance for purchases, new purchases are added to the day's beginning balance and payments and credits are subtracted. This gives Us the daily balance. We then add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives Us the Average Daily Balance. We then multiply the Average Daily Balances for purchases and cash advances by the Daily Periodic Rate times the number of days in the billing cycle.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within a grace period which varies between 23 and 26 days from Your statement closing date depending on the number of days in the month. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Cash advances (including Convenience Checks) are always subject to a Finance Charge from the date they are posted to Your Account and until such advances are paid in full.

For VISA Classic, VISA Gold, VISA Platinum, FBINAA Affinity VISA, NSA Affinity VISA, LEEDA Affinity VISA, NEIA Affinity VISA, NNALEA Affinity VISA and Student VISA, if You have not previously received a Credit Card from Us, the Daily Periodic Rate for the six-month period immediately following the date Your Account is established will be .01890% (corresponding **ANNUAL PERCENTAGE RATE** of 6.90%). Upon the expiration of any Introductory Rate period, Your Account will be subject to the Finance Charges provision of this Agreement.

The Daily Periodic Rate that will apply to Your VISA Classic Account is .04630% (corresponding **ANNUAL PERCENTAGE RATE** of 16.90%).

The Daily Periodic Rate that will apply to Your VISA Gold Account is .03808% (corresponding **ANNUAL PERCENTAGE RATE** of 13.90%).

The Daily Periodic Rate that will apply to Your VISA Platinum Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your FBINAA Affinity VISA is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Periodic Rate that will apply to Your NSA Affinity VISA is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your LEEDA Affinity VISA Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your NEIA Affinity VISA Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your NNALEA Affinity VISA Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Current Daily Periodic Rate that will apply to Your Share Secured VISA is .04630% (corresponding **ANNUAL PERCENTAGE RATE** of 16.90%).

The Daily Periodic Rate that will apply to Your Student VISA Account is .04630% (corresponding **ANNUAL PERCENTAGE RATE** of 16.90%).

**MINIMUM MONTHLY PAYMENT.** Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay Your Account or make larger payments at any time without penalty. You will only 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 in the following order: (a) any Late Charges due; (b) any Finance Charges due; (c) the balance for purchases; and then to (d) the balance for cash advances.

Any unpaid portion of any Finance Charges and Late Charges will be paid by subsequent payments and will not be added to the principal. You understand that any payment that delays the repayment of Your unpaid balance will increase Your Finance Charge and any payment that accelerates the reduction of Your unpaid balance will decrease Your Finance Charges.

Minimum Monthly Payments for VISA Classic, VISA Gold, VISA Platinum, FBINAA Affinity VISA, NSA Affinity VISA, LEEDA Affinity VISA, NEIA Affinity VISA, NNALEA Affinity VISA, Share Secured VISA and Student VISA will be an amount equal to 2.00% of Your unpaid VISA Classic, VISA Gold, VISA Platinum, FBINAA Affinity VISA, NSA Affinity VISA, LEEDA Affinity VISA, NEIA Affinity VISA, NNALEA Affinity VISA, Share Secured VISA or Student VISA balance, subject to the lesser of \$30 or Your balance. In addition to the Minimum Monthly Payment, You will also be required to pay any prior payments due which remain unpaid.

**CONSENSUAL LIEN.** As permitted by law, You grant and consent to a lien on Your shares or other deposit accounts 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 You owe on any unpaid Credit Card balance.

**OTHER SECURITY.** Personal property (other than household goods or any dwelling) given as Security for any loan You may have with Us will secure all amounts You owe Us now and in the future.

**PERIODIC STATEMENT.** 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 billing cycle in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-In-Lending Act.

**OUR RESPONSIBILITIES TO HONOR CONVENIENCE CHECKS.** We are under no obligation to honor Your Convenience Checks if: (1) by paying a Convenience Check, You would exceed Your Credit Limit; (2) Your Cards or Convenience Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired; and (4) a Convenience Check is used for payment on this or any other loan Account with Us. If a postdated Convenience Check is paid and, as a result, any other Convenience Check is returned unpaid, We are not responsible for any resulting loss or liability.

**TRANSACTION SLIPS.** Your periodic statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips will not be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify Your monthly statement.

**CREDITS.** If a merchant who honors Your Card gives You credit for returns or adjustments, the merchant will do so by sending Us a slip 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 Share Account after six months.

**LATE CHARGE.** If Your payment is more than 10 days late, You will be charged \$25.

**OTHER FEES AND CHARGES.** You agree to pay Us the following fees and charges associated with the use of Your Card which will be charged to Your Account as purchases: (a) a returned check (or other negotiable instrument used for payment on Your Account) charge of \$30 for any item that is returned unpaid; (b) \$30 for each Convenience Check that is returned unpaid; (c) \$20 for every stop payment that You request on a Convenience Check; (d) \$1 per page for statement copies and \$5 per copy for sales drafts that You request that are unrelated to a valid billing error dispute; (e) \$15 per hour for research on Your Account that You request that is unrelated to a valid billing error dispute, subject to a \$15 minimum charge; and (f) \$10 for each replacement Card that You request; (g) a cash advance fee FINANCE CHARGE equal to the greater of 2.00% of the amount advanced or \$10.00, subject to a maximum of \$50.00; (h) a balance transfer fee FINANCE CHARGE equal to the greater of 2.00% of the amount transferred or \$10.00, subject to a maximum of \$50.00; and (i) a convenience check fee FINANCE CHARGE equal to the greater of 2.00% of the amount of the check or \$10.00, subject to a maximum of \$50.00.

**DEFAULT.** You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) 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 (d) 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 (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

If You are in default, We may, without notice or demand, and to extent permitted by law, cancel Your rights under this Agreement, declare the entire unpaid balance immediately due and payable and require the return of all Cards and other Account Access devices.

**COLLECTION COSTS.** To the extent permitted by law, You will reimburse Us for all of Our costs and expenses, including reasonable attorney fees incurred in the course of collecting any amounts owed under this Agreement or for the recovery of any collateral.

**CREDIT INSURANCE.** Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to the outstanding balance of Your Account. If You elect to do so, You will be given the necessary disclosures and documents separately. Any credit insurance premiums will be charged to Your Account as a purchase.

**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" without losing any of Our rights under this Agreement. 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.

**UNAUTHORIZED USE.** You may be liable for the unauthorized use of Your Account. You will not be liable for the unauthorized use that occurs after You notify Us of the loss, theft, or possible unauthorized use by calling Us at (866) 820-3036 or by writing to us at the address shown in this Agreement. In any case, Your liability will not exceed \$50.

**NOTIFICATION OF ADDRESS CHANGE.** You will notify Us promptly, in writing, if You move or otherwise have a change of address.

**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.

**REFUSAL TO HONOR CARDS OR CONVENIENCE CHECKS.** We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Convenience Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Convenience Checks.

**LOST OR STOLEN CARDS, ACCOUNT NUMBERS AND/OR CONVENIENCE CHECKS.** To report a lost or stolen Card, Convenience Check or Account Number at any time, You will immediately call Us at (866) 820-3036. You may also write to Us at 5175 Parkstone Drive, Suite 200, Chantilly, VA 20151.

**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 from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, plus a 1.00% fee.

**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 Your Account.

**CONSENT TO AGREEMENT.** You acknowledge receipt of a copy of this Agreement. By signing the Application and Your Credit Card, by using the Card, by using Your Account or by authorizing another to use Your Account, You agree to accept its terms.

**INTEGRATED DOCUMENTS.** Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act" which is delivered to You and relates to this Agreement is an integrated part of this Agreement and Disclosure.

**UPDATING AND DISCLOSING FINANCIAL INFORMATION.** You will provide facts to update personal information 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 licensing agency having any apparent legitimate business need for such information.

**TERMINATION.** Subject to applicable law, either You or We may cancel Your Account at any time whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of this Agreement.

**GOVERNING LAW.** This Agreement is controlled and governed by the laws of the Commonwealth of Virginia except to the extent that such laws are inconsistent with controlling federal law.

**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 STATEMENT**

If You think Your statement is wrong, or if You need more information about a transaction on Your statement, write Us on a separate sheet, at the address shown on Your periodic statement. Write to Us as soon as possible. We must hear from You no later than 60 days after We sent You the first statement on which the error or problem appeared. You can telephone Us, but doing so will not preserve Your rights.

In Your letter, give Us the following information:

- Your Name and Account number.
- 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 Share Savings or Share Draft Account, You can stop the payment on any amount You think is wrong. To stop the payment, Your letter must reach Us three business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES  
AFTER WE RECEIVE YOUR WRITTEN NOTICE.**

We must acknowledge Your letter within 30 days, unless We have corrected the error by then. Within 90 days, We must either correct the error or explain why We believe the statement was correct.

After We receive Your letter, We cannot try to collect any amount You question, or report You as delinquent. We can continue to 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 statement that are not in question.

If We find that We made a mistake on Your statement, You will not have to pay any Finance Charges related to any questioned amount. If We didn't make a mistake, You may have to pay Finance Charges, and You will have to make up any missed payments on the questioned amount. In either case, We will send You a statement of the amount You owe and the date that it is due. If You fail to pay the amount that We think You owe Us, We may report You as delinquent. However, if Our explanation does not satisfy You and You write to Us within 10 days telling Us that You still refuse to pay, We must tell anyone We reported You to that You have a question about Your statement and We must tell You the name of anyone We reported You to. We must tell anyone We reported 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 mailing 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.



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## PRICING INFORMATION ADDENDUM – CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

**THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR VISA CLASSIC, VISA GOLD, VISA PLATINUM, FBINAA AFFINITY VISA, NSA AFFINITY VISA, LEEDA AFFINITY VISA, NEIA AFFINITY VISA, NNALEA AFFINITY VISA, SHARE SECURED VISA AND STUDENT VISA CREDIT CARD AGREEMENT AND DISCLOSURE. PLEASE BE SURE TO READ THIS ADDENDUM CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.**

Interest Rate and Interest Charges											
<b>Annual Percentage Rate (APR)            For Purchases, Balance            Transfers and Cash Advances</b>	<p><b>6.90%</b> Introductory APR for 6 months (except for all previous credit union card accountholders, and all Share Secured VISA accountholders).</p> <p>After that, Your APR will be:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>16.90%</b> VISA Classic</td> <td style="width: 50%;"><b>11.90%</b> LEEDA Affinity VISA</td> </tr> <tr> <td><b>13.90%</b> VISA Gold</td> <td><b>11.90%</b> NEIA Affinity VISA</td> </tr> <tr> <td><b>11.90%</b> VISA Platinum</td> <td><b>11.90%</b> NNALEA Affinity VISA</td> </tr> <tr> <td><b>11.90%</b> FBINAA Affinity VISA</td> <td><b>16.90%</b> Share Secured VISA</td> </tr> <tr> <td><b>11.90%</b> NSA Affinity VISA</td> <td><b>16.90%</b> Student VISA</td> </tr> </table>	<b>16.90%</b> VISA Classic	<b>11.90%</b> LEEDA Affinity VISA	<b>13.90%</b> VISA Gold	<b>11.90%</b> NEIA Affinity VISA	<b>11.90%</b> VISA Platinum	<b>11.90%</b> NNALEA Affinity VISA	<b>11.90%</b> FBINAA Affinity VISA	<b>16.90%</b> Share Secured VISA	<b>11.90%</b> NSA Affinity VISA	<b>16.90%</b> Student VISA
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<b>Paying Interest</b>	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within at least 23 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>										

Fees	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Balance Transfer</li> <li>• Convenience Check</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>2.00%</b> of the advance or <b>\$10.00</b>, whichever is greater (<b>\$50.00</b> maximum)</p> <p>Either <b>2.00%</b> of the transfer or <b>\$10.00</b>, whichever is greater (<b>\$50.00</b> maximum)</p> <p>Either <b>2.00%</b> of the check or <b>\$10.00</b>, whichever is greater (<b>\$50.00</b> maximum)</p> <p><b>1.00%</b> of each foreign currency transaction in U.S. dollars.</p> <p><b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p><b>\$25.00</b> after 10 days</p> <p><b>\$30.00</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

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The Daily Periodic Rate that will apply to Your FBINAA Affinity VISA is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Periodic Rate that will apply to Your NSA Affinity VISA is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your LEEDA Affinity VISA Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your NEIA Affinity VISA Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Daily Periodic Rate that will apply to Your NNALEA Affinity VISA Account is .03260% (corresponding **ANNUAL PERCENTAGE RATE** of 11.90%).

The Current Daily Periodic Rate that will apply to Your Share Secured VISA is .04630% (corresponding **ANNUAL PERCENTAGE RATE** of 16.90%).

The Daily Periodic Rate that will apply to Your Student VISA Account is .04630% (corresponding **ANNUAL PERCENTAGE RATE** of 16.90%).