



The Golden 1 Credit Union
Student Visa[®] Credit Card Application Disclosure

Interest Rates and Interest Charges	
Fixed Annual percentage rate (APR) for purchases	14.90% The rate will not increase while the plan is open
APR for Cash Advances	14.90% , the rate will not increase while the plan is open
Penalty APR	NONE
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	NONE
Transaction Fees <ul style="list-style-type: none">• Cash Advance• Foreign Transaction	NONE 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none">• Late Payment• Returned Payment	Up to \$15 Up to \$5

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Student Visa® Credit Card Agreement and Disclosure Statement

By using your Golden 1 Credit Union Visa credit card ("Card"), you agree to the following terms and conditions, the terms and conditions disclosed on the separate Visa Credit Card Agreement ("Visa Agreement") and any future amendments to this Credit Card Agreement and Disclosure Statement ("Disclosure").

This Disclosure describes the terms and conditions of the Card offered by The Golden 1 Credit Union ("Golden 1"). In this Disclosure, "you," "your" and "Borrower" mean each person who signs the Application ("Application") or otherwise agrees to its terms in writing (member and non-member co-applicants). "Golden 1," "we," "our" and "us" mean Golden 1 or anyone to whom Golden 1 transfers its rights under this Disclosure.

ACCEPTING THIS DISCLOSURE

We strongly recommend that you read this Disclosure carefully and thoroughly before using your Card. You understand that by using your Card, you are agreeing to all the terms and conditions set forth below, plus any amendments that may be provided during the life of your credit card account ("account"). If you do not agree to these terms and conditions, DO NOT USE the Card and notify us immediately that you wish to cancel your account with Golden 1. For your safety, if you have received a card or checks to access the account, destroy them when you notify us.

EFFECT OF DISCLOSURE

Change in terms

This Disclosure may be changed from time to time to affect the terms of this Disclosure, including, but not limited to, the amount of your payments, fees, charges and/or interest rate assessed pursuant to this Disclosure, provided we give you advance notice of the changes as provided in this Disclosure and applicable law. If you keep or use the Card after our notice we will consider that you have accepted the changes. The new terms will apply both to new purchases and cash advances, and to the outstanding balance of your account.

Other agreements

Use of the Card is subject to the terms of existing Visa U.S.A. regulations governing your Golden 1 Visa and any future changes to those regulations.

Severability

Should any provision of this Disclosure be determined to be invalid or unenforceable under any law, rule or regulation, that determination shall not affect the validity or enforceability of any other provision of this Disclosure.

Choice of law

This Disclosure and your account shall be governed by the laws of the State of California without regard to its choice of law principles. In the event of a dispute, venue shall be Sacramento, California.

RESPONSIBILITY

Membership requirement

In order for you to be eligible for a credit card with us you must be a member in good standing. If you do not maintain your membership with us in good standing we may revoke Card privileges, including closing your account.

Use by others

If you allow someone to use your Card, you are responsible for all charges even if the amount of the actual use exceeds your permission. If you add an authorized user to your account, you understand that the authorized user will also have

access to your account information. To remove an authorized user, you must close the account, return the Card(s) to Golden 1 and reapply for a new card.

Joint credit

Each person who signs the Visa Agreement is jointly and severally liable for any credit extended pursuant to this Disclosure. By signing the Visa Agreement, you and any co-borrower each authorize the other to individually request, authorize or receive advances on the account. You will remain jointly and severally liable for any advance under this Disclosure even if you did not specifically request a particular advance and/or did not receive any benefit from the advance. If you do not wish for any further advances to be made under this Disclosure, you may close the Card. If you do not want the co-borrower to be able to request any further advances, you may close the Card. Either of you may close the Card, but both of you will remain jointly and severally obligated to repay the outstanding balance of all pre-existing advances under the terms of this Disclosure.

Change of name, address, telephone

You agree to promptly report to us any change in your name, address, e-mail address or telephone number(s). You may notify us through online banking, write to us separately, or complete the change of address notification section provided on the remittance coupon included with your monthly statement.

USING THE CARD

Illegal transactions

Golden 1 prohibits the use of your Card for any transaction that is illegal under applicable federal, state or local law. Internet gambling may be illegal in some jurisdictions. Consumers should ascertain whether Internet gambling or other transactions are legal/illegal under applicable law. Regardless of whether the transaction is deemed legal or illegal, you agree to repay, according to the terms of this Disclosure, transactions you initiate by use of your Card.

Return of Card(s)

Each Card issued on your account is the property of Golden 1 and must be returned upon demand.

Credit limit

If we approve your request for a Card, we will establish a credit limit for that Card. You agree not to attempt to exceed the credit limit. If you temporarily exceed your credit limit, your credit limit will not be increased and you agree to immediately repay the excess amount. We can increase or decrease your credit limit at our discretion. We will notify you in writing if the amount of your credit limit goes up or down. We may suspend or close your credit limit or otherwise terminate your ability to use your Card. We may do this at any time and for any reason. Your obligations under this Disclosure continue even after we have done this. You may cancel your credit limits established for applicable Cards upon written request to Golden 1. We will provide you with a separate written Visa Agreement stating the limit that was in effect at the time you established the account.

Uses for your Card

You will be able to use your Card to buy goods and services any place Visa credit cards are honored. You can use your Card to obtain a cash advance at any Golden 1 branch. You can also use your Card together with your Personal Identification Number (PIN) to obtain cash advances from any Automated Teller Machine (ATM) displaying the Visa logo or to make purchases at any designated point of sale (POS) machine. For your protection, keep your PIN safe and confidential at all times. Do not write your PIN on your Card or anything that is kept with your card.

Overdraft Protection

You may select your Student Visa to cover overdrafts (checks, preauthorized debit or debit card transactions) that exceed the balance in your Golden 1 Checking account. If authorized by you to set up overdraft services, we will transfer

amounts from your Student Visa in increments of \$200. If increments of \$200 are not available we will transfer whatever is available if it will clear the item. Overdraft will not occur if you are over your credit limit, sufficient funds are not available or your account is delinquent. There is no limitation on the number of transfers per month or on the dollar amount of the transfer. Interest will begin accrue from the date of the overdraft transfer. A fee will be charged to your checking account for each overdraft transfer.

Internet transactions & Verified by Visa program

If you use your Card for online shopping, we recommend that you enroll in the Verified by Visa Program, as long as it is offered by Visa USA. This program is designed to reduce identity theft by allowing you to establish a password to use whenever you use your existing Card for online transactions. If you must store your password, you should ensure it is stored in a secure place. If you forget your password, contact Golden 1 during normal business hours for a password reset. For your protection, do not allow another person to use your Verified by Visa password. If you share your password, you are authorizing the transaction on your account.

Authorizations

Most Visa transactions require approval. When an approval is granted, a hold is automatically placed against your account. Golden 1 may limit the number or amount of purchases and/or advances per day. If we detect any unusual or suspicious activity, we may deny transactions regardless of your available credit limit. Golden 1 is not liable for failing to approve any transaction. Golden 1 may approve transactions above your available credit. We are not liable if your Card is not honored by any merchant, financial institution or ATM.

Limits on obtaining cash

You may not obtain cash in excess of your available credit. An ATM owner may impose its own limits and, for security reasons, Golden 1 or other provider of funds may have additional transaction limits. At Golden 1 ATM machines, you may obtain cash advances against your Visa up to a maximum aggregate total of \$500 per day provided sufficient credit is available.

Notice regarding ATM fees by others

When you use an ATM not owned by Golden 1, you may be charged a fee by the ATM operator of any network used to complete the transfer. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer. Any such fees must be displayed at the ATM or POS terminal location.

PAYMENTS and FEES

Minimum monthly payments

You can pay off all your purchases and cash advances plus interest charges and fees in full each month or you can pay monthly installments. If you are paying installments, each minimum payment will be 2% of the new balance on the date of cycle closing or \$10.00, whichever is greater. If the new balance is less than \$10.00, you only pay that amount. In addition to the minimum payment due, you agree to pay any amount which is past due or over limit.

Method of payment

You may pay by check using the remittance coupon on your statement, by automatic payment from your Golden 1 checking account or by signing on to Golden 1 OnlineSM to make an online payment from any checking account or bill payment account you have with a financial institution. You may also pay in person at any Golden 1 branch or Golden 1 ATM using your ATM/Check Card.

Credit and posting rules

Payments received no later than 5 pm on any business day will be credited to your account effective on that day. Transactions after 5 pm on any business day will be posted on the next business day. All payments are subject to verification and collection by Golden 1.

Statements

You will receive a descriptive billing statement monthly listing your previous balance, new balance, due date, and minimum payment due. Payment is due on the 15th of each month.

Liability for payments

If your account is cancelled or closed, whether by you or Golden 1, you remain obligated to pay the outstanding balance plus any interest charges, fees and other charges imposed on your account. Golden 1, at its sole discretion, may place a temporary freeze on all or part of the credit available to you for new purchases or cash advances under this Disclosure any time Golden 1 receives payment returned for insufficient funds. In such cases, Golden 1 may freeze your credit line until payment is actually collected by us.

Fee schedule

Below is a list of other fees that may be imposed:

- Copy of Statement or Transaction Receipt (sales slip)..... \$10.00
- Replacement Card..... \$ 5.00
- Rush Card Fee..... \$18.00
- Overdraft fee (posted to checking account).....\$ 6.00
- Foreign Transaction Fee.....1% of transaction amount.
- Cash Advance Fee..... None
- Late Payment Fee..... up to \$15.00
- Returned Payment Fee..... \$5.00

INTEREST CHARGES

Calculation of interest charges

We calculate the interest charges on your Card by applying the daily periodic rate to the "average daily balance" of your Card. The daily periodic rate is determined by dividing the APR by 12. To get the average daily balance we take the ending balance of on your account each day, including new purchases, unpaid interest, unpaid fees, and deduct payments and credits, which gives us the daily balance. Then, we add 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. The average daily balance on purchases will be considered \$0.00 if the previous statement balance is zero.

Interest charges will not be imposed on any new purchases only if the previous balance is paid in full by the due date or payments and credits shown equal or exceed the previous balance. Unless otherwise stated, all cash advances, and overdraft transfers are treated as cash items for interest charges computation. There is no grace period for cash items. For such transactions, the interest charge begins on the date of the transaction and continues up to the date when payment is posted to your account.

OTHER IMPORTANT DISCLOSURES

SECURITY INTEREST

You pledge all shares, payment on shares, dividends on shares, and deposits (excluding Individual Retirement Account shares) which you now have or hereafter may have in any individual or joint share or deposit account to Golden 1, as security for each Card you acquire through Golden 1 and for interest thereon, and for late charges, costs and expenses (including attorneys' fees) in connection therewith. You hereby authorize Golden 1 to apply any and all such shares, payment on shares, dividends on shares, deposits and balances in your individual or joint accounts to the payment of any amounts due on your account including, without limitation, late charges, costs and expenses.

CANCELED, LOST OR STOLEN CARDS

Cancelation

You may cancel your Card at any time by writing to us. If you cancel your Card you will no longer be able to obtain advances or make purchases with the Card. Even if your Card is canceled, you will still be liable for any use which was authorized by you or by any person to whom you have given authority to use the Card. You will also be liable for any automated or recurring charges authorized by you or your authorized user. You can limit your liability by returning the Card to us and canceling any automated or recurring charges when you cancel your Card.

Golden 1 has the right to revoke your Card at any time. Your right to use your Card may be rescinded by us with or without cause and without notice. You must return the canceled or expired Card to us upon request. Cancellation or revocation of your Card will not affect your obligation to pay any and all amounts due under this Disclosure.

Lost, stolen or unauthorized use

For your protection, we highly recommend that you continually monitor your monthly statements to identify any unauthorized transactions. If your Card is lost or stolen, or you believe that an unauthorized person has accessed or may access your Card, or if you notice fraudulent activity on your Card, notify us immediately. If your Card is used fraudulently, you agree to assist us in our investigation and you agree to sign an affidavit of fraud and forgery.

To report a lost or stolen Card during our business hours, contact us at (916) 732-2900 or 1-877-GOLDEN 1 (1-877-465-3361). For holidays or after hours, please call 1- 800-453-4270.

CREDIT REVIEW

Golden 1 will obtain and review your credit report when you apply for a Card. Golden 1 will also periodically obtain and review your credit report in order to determine your continued eligibility for credit or to determine which other Golden 1 products and services may be beneficial to you. Golden 1 may reduce your credit limit or refuse to extend new credit as the result of its periodic review of your creditworthiness. Information in your credit report will be used to determine if you qualify for a credit card and if so, your qualifying APR. Factors considered by Golden 1 in reviewing your creditworthiness may include frequency of late payments, liens, number of new accounts or extent of credit usage, among other things.

FOREIGN EXCHANGE/CURRENCY CONVERSION

Transactions that you incur in foreign countries and foreign currencies will be posted to your account in U.S. dollars. Foreign transactions are normally converted to U.S. dollars by the network processing the transaction, which may impose a fee for this service. Since conversion may occur after the date of the transaction, the conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree that the transaction amount as converted by the network may be deducted from your account, as well as any conversion charges which are imposed. You agree to accept the converted amount in U.S. dollars.

When you use your Visa-branded Card at a merchant that settles charges in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency rate used to determine the transaction amount in U.S. dollars is either:

- 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
- The government-mandated rate in effect for the applicable central processing date.

The conversion rate in effect on the processing date may differ from the rate in effect on the transaction or posting date.

Visa USA charges Golden 1 a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1%

of the transaction. As a result, we charge you a 1.00% international transaction fee on all international transactions regardless of whether there is a currency conversion. An international transaction is a transaction where the country of the merchant is outside the USA.

DEFAULT OF ACCOUNT TERMS

You will be in default under this Disclosure if any of the following:

1. You do not make a payment when due as required by this Disclosure.
2. You exceed your credit limit without our permission.
3. You become subject to bankruptcy, incompetency or insolvency proceedings or you die.
4. You make false statements or omissions or provide fraudulent signatures on any application or financial statement provided to Golden 1.
5. Your payment is returned for any reason.
6. There has been a material adverse change in your creditworthiness.
7. You violate any of the terms of this Disclosure, the Visa Agreement, or any other agreement or disclosure related to this Disclosure or the Visa Agreement.
8. You no longer qualify for Golden 1 membership.

We may also (a) terminate or suspend your credit privileges, (b) change the terms in this Disclosure, (d) increase your minimum monthly payments, and/or (e) apply any payment to any other outstanding balance.

Entire balance due

If you miss a payment or break a promise under this Disclosure, we can require payment of the entire outstanding balance of your account immediately. No notice is required. We can also do this if you make any false or misleading statements on your application, or in the event of your death.

Late charge

Golden 1 may assess a late charge of up to \$15.00 per month if at least the minimum payment due is not received within 15 days of the due date.

Collection costs and attorney fees

If you are in default of your payments or break a promise under this Disclosure, you agree to pay all collection costs incurred by us, including collection agency costs, court fees and reasonable attorney's fees (either hourly or contingency fees, which shall be deemed reasonable). These provisions apply to bankruptcy appeals and post-judgment proceedings.

Waiver

The failure of Golden 1 to exercise any of its rights under the Visa Agreement or this Disclosure shall not be deemed a waiver of such right or any other right available hereunder.

AGREEMENT TO BE CONTACTED

You agree that Golden 1 may contact you at the telephone number you have provided either during the application process or during the term of this loan. This contact agreement extends to any cellular (mobile) phone number you may also provide. You understand that Golden 1 will use this contact information if you have defaulted on your loan to discuss your account or exchange information concerning your default. You also understand that Golden 1 may employ the use of an automated dialer or prerecorded message.

OPTIONAL CREDIT LIFE AND CREDIT DISABILITY INSURANCE

Your account may be charged monthly for this coverage in accordance with the rate schedule disclosed to you on the Optional Credit Insurance Application. This insurance is freely cancelable by giving us written notice 15 days prior to the date of cancelation. Premiums for Credit Life and Credit Disability Insurance will be computed on the cycle ending balance and shown as a purchase on your periodic statement each month. If you fail to pay your minimum payment

when due, we will not advance funds on your behalf to pay premiums and the insurance is subject to immediate cancellation. In the event of cancellation, the insurance will not be automatically reinstated.

ELECTRONIC FUND TRANSFERS

Your Rights and Responsibilities

In case of errors or questions about your electronic transfers, telephone us at (916) 732-2900 or 1-877-GOLDEN 1 (1-877-465-3361) or write us at The Golden 1 Credit Union, P.O. Box 15966 Sacramento, CA 95852-0966 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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 us at:

The Golden 1 Credit Union
Attention: Credit Card Operations
P.O. Box 15966
Sacramento, CA 95852-0966

In your letter, give us the following information:

- Account information: Your name and account number.

- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use the right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

The Golden 1 Credit Union
Attention: Credit Card Operations
P.O. Box 15966
Sacramento, CA 95852-0966

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.

You may also obtain information regarding shopping for and using credit cards by visiting the website of the Federal Reserve Board at www.federalreserve.gov/creditcard.