4020 Fee Fee Road
Bridgeton, MO 63044-2734
(314) 298 0055
(800) 522-6009

Credit Card Agreement and Disclosure Statement

THIS IS YOUR CREDIT CARD AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA® PLATINUM, VISA® PLATINUM REWARDS AND VISA® PLATINUM SECURED AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA® PLATINUM, VISA® PLATINUM REWARDS AND VISA® PLATINUM SECURED CREDIT CARDS, AND/OR ANY OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN 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	VISA Platinum: **8.90%** - **24.90%** depending on Your creditworthiness, and whether you have opted for automated payment and e-statements. VISA Platinum Rewards: **9.90%** - **25.90%** depending on Your creditworthiness, and whether you have opted for automated payment and e-statements. VISA Platinum Secured: **6.90%** - **22.90%** depending on Your creditworthiness, and whether you have opted for automated payment and e-statements.
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from 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 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	
Transaction Fees • Foreign Transaction	**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 • Returned Payment • Late Payment	Up to **$25.00** For payments over $25.00, **$10.00** - **$25.00** subject to Your payment amount, after 15 days

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.

DEFINITIONS. In this Agreement, the reference to "We", "Us", "Our" and "Credit Union" mean VANTAGE CREDIT UNION. The words "You" and "Your" mean each person who accepts this Agreement or uses the Visa® Platinum, Visa® Platinum Rewards or Visa® Platinum Secured Credit Card(s). The words "Card" and "Credit Card" mean any Visa® Platinum, Visa® Platinum Rewards or Visa® Platinum Secured Credit Card issued to You by Us and any duplicates or renewals. If this is a joint Account, read singular pronouns in the plural.

PROMISE TO PAY. You understand that the following terms and conditions constitute Our Agreement with You. Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, charge slips, Credit Cards 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.

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 at participating financial institutions. 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.

SECURITY. You acknowledge that You own any shares and/or collateral pledged as security and that there are no other liens against them other than Ours. You agree to perform all acts which are necessary to make Our security interest in the shares and/or collateral being pledged enforceable.

OTHER SECURITY. Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

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Rev. (10/12)

CONSENSUAL LIEN ON SHARES. You grant and consent to a lien on Your shares or deposits with Us (except for IRA and Keogh accounts) and any dividends/interest due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance and/or Overdraft Protection balance created through the use of Your Visa® Check Card or ATM card.

VISA® PLATINUM SECURED CREDIT CARD RESTRICTIONS. In order to apply for and maintain a Visa® Platinum Secured Card, You agree to grant Us a specific security interest in Your Visa® Secured Savings Account with Us. The amount that is pledged will equal Your Credit Limit, but in no event will be less than $500. In order to retain Card privileges, the funds pledged as security will remain in Your Visa® Secured Savings Account unless You cancel Your Visa® Platinum Secured Card and request the redemption of any funds given as security. You may do so at any time by returning any Visa® Platinum Secured Cards issued to You and completing a Visa® Secured Card Voluntary Closure form available from the Credit Union. Any funds securing Your Visa® Platinum Secured Card (less any amounts You owe) will be transferred to Your Regular Savings Account 15 days after We receive Your request. If Your Visa® Platinum Secured Card is closed for cause due to an overlimit or delinquent status, or is voluntarily closed while in an overlimit or delinquent status, any funds securing Your Visa® Platinum Secured Card will immediately be applied to any balance owing. You agree to immediately pay in full any amount then outstanding on Your Account.

LINE OF CREDIT LIMITS. You will be notified of each specific Credit Limit for which You are approved. Unless You are in default, any Credit Limits established for You will generally be self-replenishing as You make payments.

You will keep Your unpaid balance within Your Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advances 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.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of any amounts owed. If any Account access device, such as a Personal Identification Number (PIN) is requested and approved, You understand that any such Account access device(s) will be mailed only to the primary Borrower at the address We have on file for You. We may refuse to follow any instructions which run counter to this provision.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay at any time without penalty. You also understand that You will only be charged periodic Finance Charges to the date You repay Your entire balance. You may make larger payments without penalty. Any partial payment or prepayment will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. We may apply each payment to whichever Credit Card We wish. Except as required by law, the order in which We may apply payments is at Our discretion.

Any unpaid portion of the Finance Charge will be paid by subsequent payments and will not be added to Your principal balance. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges.

Visa® Platinum, Visa® Platinum Rewards and Visa® Platinum Secured Minimum Payments will be an amount equal to 3.00% of Your new unpaid Visa® Platinum, Visa® Platinum Rewards or Visa® Platinum Secured Account balance at the end of each billing cycle, subject to the lesser of $26.00 or Your balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds any approved Credit Limit.

You may, by separate agreement, authorize Us to charge an amount equal to: (a) the Minimum Periodic Payment shown on Your Periodic Billing Statement; (b) a set amount not less than 3.00% of Your approved Credit Limit; or (c) the total New Balance shown on Your Periodic Billing Statement. If You authorize Us to do this, the amount designated in such agreement will be deducted automatically from Your checking or regular savings account with Us or Your checking account at another institution.

LATE CHARGE. If Your payment is more than 15 days late, You will be charged 5.00% of the payment due, subject to a maximum of $25.00 and a minimum of $10.00 (whenever the payment due is greater than $25.00).

OTHER FEES AND CHARGES. You will be charged the following fees associated with the use of Your Card: (a) the lesser of $25.00 or the amount of the minimum payment due for each check (or other negotiable instrument used for payment) that is returned unpaid; (b) $10.00 for each copy of a receipt You request (refunded if the basis for the request is a dispute and it is resolved in Your favor); (c) $5.00 for each replacement Card You request; (d) and $10.00 for each duplicate statement You request.

FINANCE CHARGES. In the case of any transactions under Your Visa® Platinum, Visa® Platinum Rewards or Visa® Platinum Secured Credit Card(s), the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance each day, add any new purchases, balance transfers, cash advances, insurance premiums, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases of goods and services by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. 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 and balance transfers are always subject to a Finance Charge from the date they are posted to Your Account.

For the applicable Monthly Periodic Rate and corresponding Annual Percentage Rate, refer to the separate page titled "Additional Disclosure – Federal Truth-In-Lending Act".

PERIODIC STATEMENTS. 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 month 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.

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.

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Upon any occurrence of default, We may, to the extent permitted by law, cancel Your rights under this Agreement, require the return of all access devices and declare the entire balance of Your Account immediately due and payable, without prior notice or demand.

COLLECTION COSTS. In the event collection efforts are required to obtain payment on this Account, to the extent permitted by law, You agree to pay all court costs, private process server fees, investigation fees or other costs incurred in collection and reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any collateral.

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.

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.

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 Your outstanding balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure — Federal Truth-In-Lending Act", which is delivered together with this Agreement or at a later date becomes an integrated part of this Agreement and Disclosure.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement. By signing the application; or by using Your Account or any Account access device; or by authorizing another to use Your Account, You agree to and accept its terms.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original Account application 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. Either You or We may cancel Your Account or any particular Credit Card of 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 Your Account.

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

OWNERSHIP. Your Card remains Our property and may be cancelled by Us at any time without notice. You agree to surrender Your Card and to discontinue its use immediately upon Our request.

ISSUANCE OF A PERSONAL IDENTIFICATION NUMBER. We will issue You a Personal Identification Number (PIN) for use with participating Automated Teller Machines (ATMs). This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your Account and all sums advanced will be added to Your Account 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 also affect Your rights. Your use of the PIN is Your authorization to Us to withdraw funds from Your Account or charge Your Card to cover such transactions.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using Your Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Card. 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 the telephone number shown in this Agreement or by writing to Us at the address shown in this Agreement. In any case, Your liability will not exceed $50.

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

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 1.00% of the settlement amount.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips cannot be returned with the statement.

LOST CARDS. To report lost or stolen Credit Cards or PINs, or any combination thereof, You will immediately call the following numbers: (314) 298-0055 or (800) 522-6009 during regular business hours. After business hours, call (800) 449-7728. Platinum rewards Cardholders may also call (800) VISA 911 or (410) 581-9994 (outside of the U.S.).

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, they 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 regular savings account after 6 months.

ORAL AGREEMENTS. Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect You and Us from misunderstanding or disappointment, any agreements We reach covering such matters are contained in this writing,

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which is the complete and exclusive statement of the agreement between Us, except as We may later agree in writing to modify it.

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 Our address shown in this Agreement. 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 this 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 Our address shown in this Agreement.

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.

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PRICING INFORMATION ADDENDUM – CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR VISA PLATINUM, VISA PLATINUM REWARDS AND VISA PLATINUM SECURED CREDIT CARDS. PLEASE BE SURE TO READ THIS ADDENDUM 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	VISA Platinum: **8.90%** - **24.90%** depending on Your creditworthiness, and whether you have opted for automated payment and e-statements. VISA Platinum Rewards: **9.90%** - **25.90%** depending on Your creditworthiness, and whether you have opted for automated payment and e-statements. VISA Platinum Secured: **6.90%** - **22.90%** depending on Your creditworthiness, and whether you have opted for automated payment and e-statements.
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.

Fees	
Transaction Fees • Foreign Transaction	**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 • Returned Payment • Late Payment	Up to **$25.00** For payments over $25.00, **$10.00** - **$25.00** subject to Your payment amount, after 15 days

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.

FINANCE CHARGES. In the case of any transactions under Your Visa® Platinum, Visa® Platinum Rewards or Visa® Platinum Secured Credit Card(s), the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance each day, add any new purchases, balance transfers, cash advances, insurance premiums, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases of goods and services by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. 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 and balance transfers are always subject to a Finance Charge from the date they are posted to Your Account.

The Monthly Periodic Rate that will apply to Your unpaid VISA Platinum balance will be 0.7417% - 2.0750% (corresponding **ANNUAL PERCENTAGE RATE** 8.90% - 24.90%), depending on Your creditworthiness, and whether You have opted for automated payment and e-statements.

The Monthly Periodic Rate that will apply to Your unpaid VISA Platinum Rewards balance will be 0.8250% - 2.1583% (corresponding **ANNUAL PERCENTAGE RATE** 9.90% - 25.90%), depending on Your creditworthiness, and whether You have opted for automated payment and e-statements.

The Monthly Periodic Rate that will apply to Your unpaid VISA Platinum Secured balance will be 0.5750% or 1.9083% (corresponding **ANNUAL PERCENTAGE RATE** 6.90% - 22.90%), depending on Your creditworthiness, and whether You have opted for automated payment and e-statements.

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