EECU
PO Box 1777, Fort Worth, TX 76101-1777
CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT FOR MY MASTERCARD® ACCOUNT

TERMS USED IN THIS AGREEMENT: This Agreement and Disclosure Statement covers my Platinum Plus MasterCard® ("Account") as applicable. In this Agreement, the words "I," "me," "my," "we," "us," "our," "Applicant," and "Cardholder" mean any person who signs this Agreement or is issued a Card. "Key Account Holder" means the Key/Primary Account Applicant as set forth in the application for a Family Account. "You," "your," and "Credit Union" mean the credit union named above. The "Card" means any credit card issued to me or those designated by me under the terms of this Agreement. "Use of the Card" means any procedure used by me, or someone authorized by me, to make a purchase or an advance whether or not the purchase or advance is evidenced by a signed written document. "Unauthorized use" means the use of my Card by a person, other than me, who does not have actual, implied, or apparent authority for such use, and from which I receive no benefit. In this Agreement, any plural terms shall be deemed singular and any singular terms shall be deemed plural when context and construction so require.

FAMILY ACCOUNT: If I have applied for a Family Account, this Agreement supersedes any previous Credit Card Agreement and Disclosure Statement that I may have been previously provided to me in connection with my Credit Union Card Account. This Account is either the primary Family Account (the "Key Account") or an additional Family Account on which the Key Account Holder is an obligor (a "Dependent Account"). All of the Key Account Holder's Family Accounts are linked, which permits the Key Account Holder to receive statement information for all of the accounts, monitor account activity, and set Dependent Account credit limits within limits you establish. Each statement period, the Credit Union will send the Key Account Holder a group periodic statement covering the activity for this Account and all other linked accounts. If this Account is designated as a "Parent Pay" Account, then the Key Account Holder will receive the official periodic statement for the Key Account and each Dependent Account, which includes all activity for each Dependent Account. The Key Account Holder will be responsible for remitting payment for the Key Account and all linked Parent Pay Accounts. The Key Account Holder for a Parent Pay Account may designate that a separate courtesy Account statement be sent to certain other Dependent Account Cardholders. If this Account is designated as a "Dependent Pay" Account, then the Credit Union will send the official periodic statement to the designated dependent (or, if there is more than one dependent, to the dependent designated by the Key Account Holder) and the designated dependent will be responsible for remitting payments. In such event, the Key Account Holder's periodic statement will include only the Account balance, status, and payment information for the Dependent Pay account. The Key Account Holder is responsible for ensuring that the designated dependent makes payments as required by the terms of this Agreement. Regardless of whether the Key Account Holder designates this Account as a Parent Pay or a Dependent Pay Account, the Cardholder to whom you send the official periodic statement for this Account is the person responsible for remitting this Account's required payment to us by the "Payment Due Date" shown on the official periodic statement. Each Applicant, however, remains responsible for ensuring that payments are made as required and is liable to you for all charges made to the Account. If this is a joint Account, please refer to the Joint Applicant Liability section below.

EXTENSION OF CREDIT: If my application is approved, the Credit Union may, in its discretion, establish an Account in my name and cause one or more Cards to be issued to me or those designated by me. In such event, I authorize you to pay for my Account all items reflecting credit purchases, balance transfers, and cash advances obtained through use of the Card.

JOINT APPLICANT LIABILITY: If this Agreement is executed by more than one person, then notwithstanding any provision of this Agreement designating responsibility to any one Cardholder for remitting payments, we each shall be jointly and individually liable to you for all charges made to the Account, including applicable fees. In addition, we agree that each of us designates the other as agent for the purpose of making purchases extended under this Agreement and each use of our Account shall be an extension of credit to all. Notice to one of us shall constitute notice to all. Any joint Cardholder may remove him or herself from responsibility for future purchases at any time by notifying the Credit Union in writing. However, removal from the Account does not release us from any liability already incurred.

CONVENIENCE CHECKS: You may, at your discretion, issue checks to me which may be used for any purpose other than making a payment for credit to my Account. By signing such checks, I authorize you to pay the item for the amount indicated and post such amount as a cash advance to my Account. You do not have to pay any item which would cause the outstanding balance in my Account to exceed my credit limit. Charges that apply in connection with the use of Convenience Checks are set forth in the Additional Disclosure, which is incorporated by reference into this Agreement and will be provided to me after my application has been approved.

STOP PAYMENT ORDERS: I agree that your rules for stopping payment on ordinary checks apply to stopping payment on my Convenience Checks. If I ask you to stop payment or renew a stop payment order, I will be charged for each order or renewal of each order the amount then being charged under all of your checking accounts for stopping payment of an item.

OTHERS USING THE ACCOUNT: If I allow anyone else to use my Card, I will be liable for all credit extended to such persons. I promise to pay for all purchases, balance transfers, and cash advances made by anyone whom I authorize to use my Card, whether or

not I notify you that the person I authorize will be using it. If someone else is authorized to use my Card and I want to end that person's privilege, I must notify you in writing, and if that person has a Card, I must return the Card with my written notice for it to be effective.

CREDIT LIMITS: I promise that payments you make for my Account resulting from use of the Card will at no time cause the outstanding balance of my Account to exceed my credit limit as established by you or as adjusted from time to time at your discretion. If I exceed my credit limit, you can still charge me for all purchases and advances without giving up any of your rights. If I write a Convenience Check that causes me to exceed my credit limit, you are under no obligation to pay such check, and it may be returned to the payee unpaid at your option.

PROMISE TO PAY: I promise to pay you or your designee in U.S. dollars for (a) all purchases, cash advances, and balance transfers made by me or anyone whom I authorize to use the Card or Account; (b) **INTEREST CHARGES** and other charges or fees; (c) collection costs and attorney's fees as permitted by applicable law, and any costs incurred in the recovery of the Card; and (d) credit in excess of my credit limit that you may extend to me. At the end of each monthly billing cycle for which I have a balance on my Account, I will be furnished with a periodic statement showing (i) the "Previous Balance" (the outstanding balance in the Account at the beginning of the billing cycle), (ii) the amount of all cash advances, purchases, balance transfers, Late Charges, Annual Fees, **INTEREST CHARGES**, and other charges or fees posted to my Account during the billing cycle, (iii) the amount of all payments and credits posted to my Account during the billing cycle, and (iv) the "New Balance" which is the sum of (i) and (ii) minus (iii).

I agree to pay on or before the "Payment Due Date" shown on the monthly periodic statement the entire New Balance or a Minimum Payment Due of 2% of the New Balance or $30.00, whichever is greater, plus any amount in excess of the credit limit established by you and any past due minimum payments. If the New Balance is $30.00 or less, I agree to pay it in full. I may make extra payments in advance of the due date without a penalty, and I may repay any funds advanced, credit extended, or amount outstanding at any time without a penalty for early payment. Regardless of the amount of any extra payment during a given month, a monthly payment will be required the following month if a balance remains in my Account.

If my Account is a Family Account, the official periodic statement you send to the Key Account Holder will reflect a separate and a combined minimum payment for the Key Account and all of the linked Parent Pay Dependent Accounts. The Key Account Holder may remit separate payments for the Key Account and each Parent Pay Dependent Account or combine payment for the Accounts. If a payment sent to your physical payment address is combined, then the combined payment will be allocated among the linked Key Account and Parent Pay Dependent Accounts as follows, unless I tell you otherwise in a manner approved by you when I send the payment: Payment will first be applied to pay any delinquent amount due on the Key Account or Parent Pay Dependent Accounts. I may not change the payment allocation priority of amounts applied to delinquent amounts. You will then apply any remaining amount to pay the remaining required minimum payment for the Key Account and each Parent Pay Dependent Account. Any remaining excess amount will be applied to the Key Account and Parent Pay Dependent Accounts according to each Account's balance as a percentage of the Parent Pay Family Account group's aggregate balance, except that if applicable, you will apply any payment received in excess of the required minimum payment amount for each Account to the balances with the highest interest rates first. If an unspecified combined payment is not adequate to pay the required minimum payment for the Key Account and each Parent Pay Dependent Account, then the payment may be applied among the Key Account and Parent Pay Dependent Accounts in your discretion. Payments made by way of the GoToMyCard.com website or by way of any other automated means will be applied entirely to the Account associated with the payment. I acknowledge and agree that, if I make payments electronically or by way of another automated means, I must make separate payments of at least the Minimum Payment due for the Key Account and each Parent Pay Dependent Account in order to satisfy my payment obligations under this Agreement and any other Parent Pay Dependent Account card agreement I have with you.

COST OF CREDIT: I will pay an **INTEREST CHARGE** for all advances made against my Account. **INTEREST CHARGES** for cash advances and balance transfers begin to accrue on the date of the advance. New purchases will not incur an **INTEREST CHARGE** on the date they are posted to my Account if I have paid the Account in full by the Payment Due Date shown on my previous monthly statement, or if there was no previous balance.

My Account may feature an Introductory Rate **ANNUAL PERCENTAGE RATE** for certain transaction categories. If my Account features an Introductory Rate, the Introductory Rate will be non-variable and the terms and conditions for the Introductory Rate will be set forth in the Additional Disclosure. After any Introductory Rate period, or if an Introductory Rate is not applicable when my Account is opened, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is variable and may increase. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of each month and is subject to change monthly. Any change in the Index will be effective on the first day of the billing cycle following the date of the change. An increase in the Index will result in an increase in the periodic rate, which in turn, may result in higher payments. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers in any given billing cycle will be the Index plus a margin rate ranging from 6.74% - 14.74%, depending on my creditworthiness. My specific purchases and balance transfers **ANNUAL PERCENTAGE RATE** and margin rate will be set forth on the Additional Disclosure that will be provided to me after my application is approved. The daily periodic rate for purchases and balance transfers shall never be greater than .049288%, which corresponds to an **ANNUAL**

PERCENTAGE RATE of 17.99%. Cash advances are always subject to non-variable daily periodic rate of .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%.

In addition to the variable-rate aspects of my Account, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is also based on certain creditworthiness criteria. After my Account has been open for at least one year, you may review my creditworthiness from time to time, including when I request a credit limit increase, and adjust my daily periodic rate for purchases and balance transfers within a range of .027370% to .049288% (9.99% to 17.99% **ANNUAL PERCENTAGE RATE**) by notifying me in accordance with applicable law. If my **ANNUAL PERCENTAGE RATE** is changed based on my creditworthiness, my margin rate will be adjusted. Increases in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will remain in effect for at least six months and may remain in effect indefinitely. Any change in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will only apply to purchase and balance transfer advances made after the effective date of the change if the change is an increase in my **ANNUAL PERCENTAGE RATE**, and will apply to both existing balances of purchases and balance transfers and new purchase and balance transfer advances made after the effective date of the change if the change is a decrease in my **ANNUAL PERCENTAGE RATE**. Purchase and balance transfer balances existing before the effective date of a rate increase due to a change in my margin rate will remain subject to the **ANNUAL PERCENTAGE RATE** in effect before the date of the change.

A portion of the **INTEREST CHARGE** is figured by applying the applicable daily periodic rate to the Average Daily Balance of my Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, and cash advances. The Average Daily Balance is arrived at by taking the beginning balance of each feature category each day and adding any new transactions to the balance, except if I have paid my Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, new purchases are not added to the purchases feature category balance. Balance transfers may be shown on my statement in the Promotions feature category. When determining balances, you may combine feature category balances that have the same periodic rate and other **INTEREST CHARGE** terms. You then subtract any payments or credits and unpaid **INTEREST CHARGES** allocated to the feature category balance for the day. This gives you the daily balance for the feature category. The daily balances for each feature category are then added together and divided by the number of days in the billing cycle. The result is the Average Daily Balance for each feature category. The periodic **INTEREST CHARGE** is determined by multiplying each feature category Average Daily Balance by the number of days in the billing cycle and applying the applicable daily periodic rate to the product. The Total Interest for each statement period is the sum of the periodic **INTEREST CHARGES** for each feature category. The Total Fees for each statement period is the sum of any non-periodic **INTEREST CHARGES** plus any other fees charged.

No additional **INTEREST CHARGES** will be imposed on new purchases shown on my statement if the New Balance shown on the statement is paid in full by the Payment Due Date reflected on the statement. The Payment Due Date is not less than 25 days from the billing cycle closing date shown on my statement.

LIABILITY FOR UNAUTHORIZED USE: I may be liable for the unauthorized use of my Card. If I notice the loss or theft of my Card or a possible unauthorized use of my Card, I should call the Credit Union's processing center immediately at:

(800) 442-4757

I may also write to the processing center at:

Credit Card Center
P.O. Box 815909
Dallas, TX 75381-5909

Although I may write to notify you of unauthorized use, calling you immediately at the telephone number above is the best way to keep my possible losses down.

Under MasterCard's zero liability policy, I will not be liable for any unauthorized use of my MasterCard once I notify you orally or in writing of the loss, theft, or possible unauthorized use and if I meet the following conditions: (i) I have exercised reasonable care with my Card; (ii) I have not reported two or more incidents of unauthorized use of my Card within the previous 12 months; and (iii) I have maintained my Account in good standing. MasterCard's zero liability policy does not apply to cash advances obtained at an ATM.

I will not be liable for any unauthorized use that occurs after I notify you. I may, however, be liable for unauthorized use that occurs before my notice to you. In any case, my liability will not exceed $50.00.

CREDITING OF PAYMENTS: The Credit Union does not charge for payments made by standard mail service or any other standard payment methods approved by the Credit Union. If a fee is charged for any expedited payment service the Credit Union offers, that fee will be disclosed to me at the time I request the service. All payments made on my Account at the address designated for payment on the monthly periodic statement or by any other payment method you accept will generally be credited to my Account on the date of receipt. If the date of receipt for a mailed payment is not a business day, my payment may not be credited until the first business day following receipt. Payments received in person by one of your branch employees before the close of business at the branch office will receive same-day credit. IF PAYMENT IS MADE AT ANY LOCATION OTHER THAN THE DESIGNATED

ADDRESS ON THE PERIODIC STATEMENT OR BY ANY OTHER PAYMENT METHOD APPROVED BY YOU, CREDIT FOR SUCH PAYMENT MAY BE DELAYED UP TO FIVE DAYS. My Minimum Payment Due will be applied first to collection costs, then to any Late Payment Fees, then to any **INTEREST CHARGE** due, and then to the unpaid principal balance. Amounts paid in excess of the Minimum Payment Due will be applied first to the balances with the highest interest rate. Interest paid or agreed to be paid shall not exceed the maximum amount permissible under the applicable law, and in any contingency whatsoever, if you shall receive anything of value deemed interest under applicable law which would exceed the maximum amount permissible under applicable law, the excess interest shall be applied to the reduction of the unpaid principal amount or refunded to me.

LATE PAYMENT FEE: If a payment is 10 days or more past due, I will be charged a Late Payment Fee as set forth in the Additional Disclosure.

ANNUAL FEE: None.

RETURNED PAYMENT FEE: You will charge me a Returned Payment Fee as set forth in the Additional Disclosure each time I pay you with a check or other form of payment that is returned unpaid. You will charge me this fee the first time any payment is returned unpaid, even if it is paid upon resubmission.

SECURITY: I SPECIFICALLY GRANT YOU A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS I HAVE WITH YOU NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF ANY CARD WHICH I MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest I am giving.

ADDITIONAL SECURITY: If I have other loans with you, now or in the future, collateral securing those loans may also secure my obligations under this Agreement. I understand that I should read any security agreement I sign in order to determine if the collateral also secures my obligations under this Agreement and any other agreements I have with you.

DEFAULT: I will be in default: (1) if I fail to make any payment on time; (2) if I fail to keep any promises I have made under this or any other agreement I have with you; (3) if I become insolvent or if I am the subject of an order of relief under Title 11 of the U.S. Code (Bankruptcy); (4) if anyone tries, by legal process, to take any of my money maintained with you; (5) if I have given you false or inaccurate information in obtaining my Card; (6) if my Card is canceled or if surrender is demanded by you; or (7) if I die; or (8) if you reasonably believe that I am unable or unwilling to repay or perform my obligations to you.

ACCELERATION: If I am in default, without notice to me, you may accelerate my debt and call any amounts I owe immediately due and payable, plus **INTEREST CHARGES,** which shall continue to accrue until the entire amount is paid. I expressly waive any right to notice of your intention to accelerate and notice that my debt has been accelerated.

TERMINATION AND CHANGES: I may terminate this Agreement, by written notice, as to future advances at any time. You can terminate this Agreement at any time subject to such notice as may be required by applicable law. Termination by either party shall not affect my obligation to repay any payments made for my Account resulting from use of the Card as well as **INTEREST CHARGES** and other related charges. You may add to, change, or delete the terms of this Agreement, including the periodic rate, at any time subject to such notice as may be required by applicable law.

NOTIFICATION ADDRESS FOR INFORMATION REPORTED TO CONSUMER REPORTING AGENCIES: You may report the status and payment history of my Account to credit reporting agencies each month. If I believe that the information you have reported is inaccurate or incomplete, I understand that I should notify you in writing at the address shown at the beginning of this Agreement. I will include my name, address, home telephone number and Account number in any correspondence for this purpose.

RECEIPT OF AND AGREEMENT TO TERMS AND CONDITIONS OF AGREEMENT: By using the Card, I agree to all the terms and conditions and promise to perform all the obligations, requirements, and duties contained in this Agreement, and I acknowledge receipt of a copy of this Agreement.

CREDIT INVESTIGATION: In conjunction with my application for credit and, if approved, maintenance of my Account, I agree that you have the right to investigate my credit and employment history, to verify my credit references, to request and use credit reports, and to report the way I pay my Account to credit bureaus and other interested parties.

ADDITIONAL PROVISIONS: Each provision of this Agreement must be considered part of the total Agreement and cannot in any way be severed from it. However, if any provision of this Agreement is finally determined to be void or unenforceable under any law, rule, or regulation, all other provisions of this Agreement will remain valid and enforceable. I understand that this Agreement is

performable in Tarrant County, Texas, and the validity, construction, and enforcement of this Agreement shall be governed by applicable federal law and the laws of the State of Texas. You do not warrant any merchandise or services purchased by me with the Card. All purchases and cash advances are extended at the option of the merchant or cash-advancing financial institution and you are not responsible for the refusal of any merchant or financial institution to honor my Card. The Card remains your property at all times, and I agree to immediately surrender the Card upon demand. I agree to pay all reasonable costs of collection, including court costs and attorney's fees, and any costs incurred in the recovery of the Card. You can accept late payments or partial payments, or checks or money orders marked "payment in full" without losing any of your rights under this Agreement. You can also waive or delay enforcing any of your rights under this Agreement any number of times without losing them. I expressly waive presentment for payment, demand, protest, and notice of protest and dishonor of same. I agree to give you prompt notice of any change in my name, mailing address, telephone number or place of employment. I promise not to obtain an advance or credit extension under this Agreement if I know there is a reasonable probability that I will be unable to repay my obligation according to the terms of the credit extension. I promise to inform you of any new information which relates to my ability to repay my obligation. I promise not to submit false or inaccurate information or willfully conceal information regarding my creditworthiness, credit standing, or credit capacity.

I may not use my Card for any illegal transaction. I agree that you may decline to process any transaction which you believe in good faith to be for an illegal purpose. I agree that you will not be liable for declining to process any such transaction. If you do process any transaction which ultimately is determined to have been for an illegal purpose, I agree that I will remain liable to you under this Agreement for any such transaction notwithstanding its illegal nature. I agree that any illegal use of the Card will be deemed an act of default under this Agreement. I further agree to waive any right to take legal action against you for my illegal use of the Card and to indemnify and hold you and MasterCard International, Incorporated harmless from and against any lawsuits, other legal action, or liability that results directly or indirectly from such illegal use.

If I effect an international transaction with my MasterCard, MasterCard International will convert the charge into a U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently, the currency conversion rate used by MasterCard International to determine the transaction amount in U.S. dollars for such transactions is generally either a government-mandated exchange rate or a wholesale exchange rate selected by MasterCard International for the applicable currency on the day the transaction is processed, which rate may differ from the applicable rate on the date the transaction occurred or when the transaction is posted to my Account. I will be charged a Foreign Transaction Fee as set forth in the Additional Disclosure on all international purchase, cash disbursement, and Account credit transactions, even if the transaction is charged in U.S. dollars. There is no grace period within which to repay international transactions in order to avoid the Foreign Transaction Fee.

My Billing Rights: I Understand That I Should Keep this Document for Future Use

This notice tells me about my rights and your responsibilities under the Fair Credit Billing Act.

What to Do if I Find a Mistake on My Statement

If I think there is an error on my statement, I understand that I must write to the Credit Union's processor at:

Cardmember Services
P.O. Box 815909
Dallas, TX 75381-5909

In my letter, I must give you the following information:

- *Account information:* My name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If I think there is an error on my statement, I will describe what I believe is wrong and why I believe it is a mistake.

I must contact you:

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

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

What Will Happen After You Receive My Letter

When you receive my letter, you must do two things:

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

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

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

After you finish your investigation, one of two things will happen:

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

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

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

My Rights if I am Dissatisfied with My Credit Card Purchases

If I am dissatisfied with the goods or services that I have purchased with my credit card, and I have tried in good faith to correct the problem with the merchant, I 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 my home state or within 100 miles of my current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if my purchase was based on an advertisement you mailed to me, or if you own the company that sold me the goods or services.)

2. I must have used my credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses my credit card account do not qualify.

3. I must not yet have fully paid for the purchase. If all of the criteria above are met and I am still dissatisfied with the purchase, I must contact you *in writing* at:

Cardmember Services
P.O. Box 815909
Dallas, TX 75381-5909

While you investigate, the same rules apply to the disputed amount as discussed above. After you finish your investigation, you will tell me your decision. At that point, if you think I owe an amount and I do not pay, you may report me as delinquent.

CUSTOMER SERVICE: 1-800-442-4757 – 24 hours a day/7 days a week. (Callers should have their Account information available.)

EQUAL HOUSING LENDER

We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

CREDIT CARD AGREEMENT AND DISCLSOURE STATEMENT FOR MY MASTERCARD® ACCOUNT

PRICING INFORMATION ADDENDUM
For Pricing Tiers 1 - 5

EECU
P.O. BOX 1777
FT. WORTH, TX 76101

Pricing Information Addendum

Pricing Tier 1 (740 plus)

ADDITIONAL DISCLOSURE TO CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT FOR MY MASTERCARD® ACCOUNT

This Additional Disclosure contains additional terms for my MasterCard® Account, which is issued by EECU. This Additional Disclosure is incorporated into the Credit Card Agreement and Disclosure Statement for My MasterCard Account and should be maintained with my copy of the Agreement and Disclosure Statement for future reference.

Account Opening Summary Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**3.90%** introductory APR for six months. After that, my APR will be **9.99%** ("Standard APR"). This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**17.99%**
Paying Interest	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases if I pay my entire balance by the due date each month. You will begin charging me interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**I may learn more about factors to consider when applying for or using a credit card by visiting the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**None**
Transaction Fees • Foreign Transaction	Up to **1%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to **$25** Up to **$20**

How You Will Calculate My Balance: You use a method called "average daily balance (including new purchases)." More details are provided in the Credit Card Agreement.

*After my Account has been open for at least one year, my APR for purchases and balance transfers may also change based on my creditworthiness. More information is provided below.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

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Pricing Information Addendum

Pricing Tier 1 (740 Plus) (Cont.)

Cost of Credit

I will pay an **INTEREST CHARGE** for all advances made against my Account. **INTEREST CHARGES** for cash advances and balance transfers begin to accrue on the date of the advance. New purchases will not incur an **INTEREST CHARGE** on the date they are posted to my Account if I have paid the Account in full by the Payment Due Date shown on my previous monthly statement, or if there was no previous balance.

My Account may feature an Introductory Rate **ANNUAL PERCENTAGE RATE** for certain transaction categories. If my Account features an Introductory Rate, the Introductory Rate will be non-variable and the terms and conditions for the Introductory Rate are set forth below. After any Introductory Rate period, or if an Introductory Rate is not applicable when my Account is opened, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is variable and may increase. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of each month and is subject to change monthly. Any change in the Index will be effective on the first day of the billing cycle following the date of the change. An increase in the Index will result in an increase in the periodic rate, which in turn, may result in higher payments. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers in any given billing cycle will be the Index plus a margin rate ranging from 6.74% - 14.74%, depending on my creditworthiness. My specific purchases and balance transfers **ANNUAL PERCENTAGE RATE** and margin rate are set forth below. The daily periodic rate for purchases and balance transfers shall never be greater than .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%. Cash advances are always subject to non-variable daily periodic rate of .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%.

In addition to the variable-rate aspects of my Account, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is also based on certain creditworthiness criteria. After my Account has been open for at least one year, you may review my creditworthiness from time to time, including when I request a credit limit increase, and adjust my daily periodic rate for purchases and balance transfers within a range of .027370% to .049288% (9.99% to 17.99% **ANNUAL PERCENTAGE RATE**) by notifying me in accordance with applicable law. If my **ANNUAL PERCENTAGE RATE** is changed based on my creditworthiness, my margin rate will be adjusted. Increases in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will remain in effect for at least six months and may remain in effect indefinitely. Any change in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will only apply to purchase and balance transfer advances made after the effective date of the change if the change is an increase in my **ANNUAL PERCENTAGE RATE**, and will apply to both existing balances of purchases and balance transfers and new purchase and balance transfer advances made after the effective date of the change if the change is a decrease in my **ANNUAL PERCENTAGE RATE**. Purchase and balance transfer balances existing before the effective date of a rate increase due to a change in my margin rate will remain subject to the **ANNUAL PERCENTAGE RATE** in effect before the date of the change.

A portion of the **INTEREST CHARGE** is figured by applying the applicable daily periodic rate to the Average Daily Balance of my Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, and cash advances. The Average Daily Balance is arrived at by taking the beginning balance of each feature category each day and adding any new transactions to the balance, except if I have paid my Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, new purchases are not added to the purchases feature category balance. Balance transfers may be shown on my statement in the Promotions feature category. When determining balances, you may combine feature category balances that have the same periodic rate and other **INTEREST CHARGE** terms. You then subtract any payments or credits and unpaid **INTEREST CHARGES** allocated to the feature category balance for the day. This gives you the daily balance for the feature category. The daily balances for each feature category are then added together and divided by the number of days in the billing cycle. The result is the Average Daily Balance for each feature category. The periodic **INTEREST CHARGE** is determined by multiplying each feature category Average Daily Balance by the number of days in the billing cycle and applying the applicable daily periodic rate to the product. The Total Interest for each statement period is the sum of the periodic **INTEREST CHARGES** for each feature category. The Total Fees for each statement period is the sum of any non-periodic **INTEREST CHARGES** plus any other fees charged.

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Pricing Information Addendum

Pricing Tier 1 (740 Plus) (Cont.)

No additional **INTEREST CHARGES** will be imposed on new purchases shown on my statement if the New Balance shown on the statement is paid in full by the Payment Due Date reflected on the statement. The Payment Due Date is not less than 25 days from the billing cycle closing date shown on my statement.

INTRODUCTORY RATE: Until the first day of the billing cycle that includes the six-month anniversary date of the opening of my Account (the "Introductory Period"), I will pay an **INTEREST CHARGE** for all purchase and balance transfer transactions made at an non-variable Introductory Rate Daily Periodic Rate of .010685% (3.90% **ANNUAL PERCENTAGE RATE**).

STANDARD ANNUAL PERCENTAGE RATE FOR PURCHASES AND BALANCE TRANSFERS: After the Introductory Period, my **INTEREST CHARGE** for purchases and balance transfers (the Standard **ANNUAL PERCENTAGE RATE** or the Standard **APR**) will be variable. The margin rate added to the Index to determine the Standard **APR** for purchase and balance transfer transactions is 6.74%. As of the date this Additional Disclosure has been provided to me, the specific daily periodic rate for purchases and balance transfers for my Account is .027370%, which has a corresponding Standard **ANNUAL PERCENTAGE RATE** of 9.99%. The Standard **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is subject to change due to changes in the Index and, after my Account has been open for at least one year, changes in my creditworthiness. The daily periodic rate for purchases and balance transfers will range from .027370% to .049288%, which corresponds to a Standard **ANNUAL PERCENTAGE RATE** of 9.99% to 17.99%.

Fees

Late Payment Fee: The greater of 5% of the Minimum Payment Due or $5, with a maximum fee of $25, but if the Minimum Payment Due for any statement period is ever less than $5, then the Late Payment Fee for that statement period will not exceed an amount equal to the Minimum Payment Due.

Returned Payment Fee: $20 or an amount equal to the Minimum Payment Due, whichever is less.

Foreign Transaction Fee: Up to 1% of the transaction amount in U.S. dollars.

Convenience Check Fees: Copy of paid check: $4.00; Stop Payment on Check: $20. Fees will be assessed at the time they are incurred.

Pricing Information Addendum

Pricing Tier 2 (700 – 739)

ADDITIONAL DISCLOSURE TO CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT FOR MY MASTERCARD® ACCOUNT

This Additional Disclosure contains additional terms for my MasterCard® Account, which is issued by EECU. This Additional Disclosure is incorporated into the Credit Card Agreement and Disclosure Statement for My MasterCard Account and should be maintained with my copy of the Agreement and Disclosure Statement for future reference.

Account Opening Summary Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**3.90%** introductory APR for six months. After that, my APR will be **11.99%** "Standard APR"). This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**17.99%**
Paying Interest	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases if I pay my entire balance by the due date each month. You will begin charging me interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**I may learn more about factors to consider when applying for or using a credit card by visiting the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**None**
Transaction Fees • Foreign Transaction	Up to **1%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to **$25** Up to **$20**

How You Will Calculate My Balance: You use a method called "average daily balance (including new purchases)." More details are provided in the Credit Card Agreement.

*After my Account has been open for at least one year, my APR for purchases and balance transfers may also change based on my creditworthiness. More information is provided below.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

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Pricing Information Addendum

Pricing Tier 2 (700 – 739) (Cont.)

Cost of Credit

I will pay an **INTEREST CHARGE** for all advances made against my Account. **INTEREST CHARGES** for cash advances and balance transfers begin to accrue on the date of the advance. New purchases will not incur an **INTEREST CHARGE** on the date they are posted to my Account if I have paid the Account in full by the Payment Due Date shown on my previous monthly statement, or if there was no previous balance.

My Account may feature an Introductory Rate **ANNUAL PERCENTAGE RATE** for certain transaction categories. If my Account features an Introductory Rate, the Introductory Rate will be non-variable and the terms and conditions for the Introductory Rate are set forth below. After any Introductory Rate period, or if an Introductory Rate is not applicable when my Account is opened, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is variable and may increase. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of each month and is subject to change monthly. Any change in the Index will be effective on the first day of the billing cycle following the date of the change. An increase in the Index will result in an increase in the periodic rate, which in turn, may result in higher payments. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers in any given billing cycle will be the Index plus a margin rate ranging from 6.74% - 14.74%, depending on my creditworthiness. My specific purchases and balance transfers **ANNUAL PERCENTAGE RATE** and margin rate are set forth below. The daily periodic rate for purchases and balance transfers shall never be greater than .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%. Cash advances are always subject to non-variable daily periodic rate of .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%.

In addition to the variable-rate aspects of my Account, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is also based on certain creditworthiness criteria. After my Account has been open for at least one year, you may review my creditworthiness from time to time, including when I request a credit limit increase, and adjust my daily periodic rate for purchases and balance transfers within a range of .027370% to .049288% (9.99% to 17.99% **ANNUAL PERCENTAGE RATE**) by notifying me in accordance with applicable law. If my **ANNUAL PERCENTAGE RATE** is changed based on my creditworthiness, my margin rate will be adjusted. Increases in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will remain in effect for at least six months and may remain in effect indefinitely. Any change in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will only apply to purchase and balance transfer advances made after the effective date of the change if the change is an increase in my **ANNUAL PERCENTAGE RATE**, and will apply to both existing balances of purchases and balance transfers and new purchase and balance transfer advances made after the effective date of the change if the change is a decrease in my **ANNUAL PERCENTAGE RATE**. Purchase and balance transfer balances existing before the effective date of a rate increase due to a change in my margin rate will remain subject to the **ANNUAL PERCENTAGE RATE** in effect before the date of the change.

A portion of the **INTEREST CHARGE** is figured by applying the applicable daily periodic rate to the Average Daily Balance of my Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, and cash advances. The Average Daily Balance is arrived at by taking the beginning balance of each feature category each day and adding any new transactions to the balance, except if I have paid my Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, new purchases are not added to the purchases feature category balance. Balance transfers may be shown on my statement in the Promotions feature category. When determining balances, you may combine feature category balances that have the same periodic rate and other **INTEREST CHARGE** terms. You then subtract any payments or credits and unpaid **INTEREST CHARGES** allocated to the feature category balance for the day. This gives you the daily balance for the feature category. The daily balances for each feature category are then added together and divided by the number of days in the billing cycle. The result is the Average Daily Balance for each feature category. The periodic **INTEREST CHARGE** is determined by multiplying each feature category Average Daily Balance by the number of days in the billing cycle and applying the applicable daily periodic rate to the product. The Total Interest for each statement period is the

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Pricing Information Addendum

Pricing Tier 2 (700 – 739) (Cont.)

sum of the periodic **INTEREST CHARGES** for each feature category. The Total Fees for each statement period is the sum of any non-periodic **INTEREST CHARGES** plus any other fees charged.

No additional **INTEREST CHARGES** will be imposed on new purchases shown on my statement if the New Balance shown on the statement is paid in full by the Payment Due Date reflected on the statement. The Payment Due Date is not less than 25 days from the billing cycle closing date shown on my statement.

INTRODUCTORY RATE: Until the first day of the billing cycle that includes the six-month anniversary date of the opening of my Account (the "Introductory Period"), I will pay an **INTEREST CHARGE** for all purchase and balance transfer transactions made at an non-variable Introductory Rate Daily Periodic Rate of .010685% (3.90% **ANNUAL PERCENTAGE RATE**).

STANDARD ANNUAL PERCENTAGE RATE FOR PURCHASES AND BALANCE TRANSFERS: After the Introductory Period, my **INTEREST CHARGE** for purchases and balance transfers (the Standard **ANNUAL PERCENTAGE RATE** or the Standard **APR**) will be variable. The margin rate added to the Index to determine the Standard **APR** for purchase and balance transfer transactions is 8.74%. As of the date this Additional Disclosure has been provided to me, the specific daily periodic rate for purchases and balance transfers for my Account is .032849%, which has a corresponding Standard **ANNUAL PERCENTAGE RATE** of 11.99%. The Standard **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is subject to change due to changes in the Index and, after my Account has been open for at least one year, changes in my creditworthiness. The daily periodic rate for purchases and balance transfers will range from .027370% to .049288%, which corresponds to a Standard **ANNUAL PERCENTAGE RATE** of 9.99% to 17.99%.

Fees

Late Payment Fee: The greater of 5% of the Minimum Payment Due or $5, with a maximum fee of $25, but if the Minimum Payment Due for any statement period is ever less than $5, then the Late Payment Fee for that statement period will not exceed an amount equal to the Minimum Payment Due.

Returned Payment Fee: $20 or an amount equal to the Minimum Payment Due, whichever is less.

Foreign Transaction Fee: Up to 1% of the transaction amount in U.S. dollars.

Convenience Check Fees: Copy of paid check: $4.00; Stop Payment on Check: $20. Fees will be assessed at the time they are incurred.

Pricing Information Addendum

Pricing Tier 3 (660 – 699)

ADDITIONAL DISCLOSURE TO CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT FOR MY MASTERCARD® ACCOUNT

This Additional Disclosure contains additional terms for my MasterCard® Account, which is issued by EECU. This Additional Disclosure is incorporated into the Credit Card Agreement and Disclosure Statement for My MasterCard Account and should be maintained with my copy of the Agreement and Disclosure Statement for future reference.

Account Opening Summary Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**3.90%** introductory APR for six months. After that, my APR will be **13.99%** ("Standard APR"). This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**17.99%**
Paying Interest	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases if I pay my entire balance by the due date each month. You will begin charging me interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**I may learn more about factors to consider when applying for or using a credit card by visiting the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**None**
Transaction Fees • Foreign Transaction	Up to **1%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to **$25** Up to **$20**

How You Will Calculate My Balance: You use a method called "average daily balance (including new purchases)." More details are provided in the Credit Card Agreement.

*After my Account has been open for at least one year, my APR for purchases and balance transfers may also change based on my creditworthiness. More information is provided below.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

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Pricing Information Addendum

Pricing Tier 3 (660 – 699) (Cont.)

Cost of Credit

I will pay an **INTEREST CHARGE** for all advances made against my Account. **INTEREST CHARGES** for cash advances and balance transfers begin to accrue on the date of the advance. New purchases will not incur an **INTEREST CHARGE** on the date they are posted to my Account if I have paid the Account in full by the Payment Due Date shown on my previous monthly statement, or if there was no previous balance.

My Account may feature an Introductory Rate **ANNUAL PERCENTAGE RATE** for certain transaction categories. If my Account features an Introductory Rate, the Introductory Rate will be non-variable and the terms and conditions for the Introductory Rate are set forth below. After any Introductory Rate period, or if an Introductory Rate is not applicable when my Account is opened, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is variable and may increase. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of each month and is subject to change monthly. Any change in the Index will be effective on the first day of the billing cycle following the date of the change. An increase in the Index will result in an increase in the periodic rate, which in turn, may result in higher payments. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers in any given billing cycle will be the Index plus a margin rate ranging from 6.74% - 14.74%, depending on my creditworthiness. My specific purchases and balance transfers **ANNUAL PERCENTAGE RATE** and margin rate are set forth below. The daily periodic rate for purchases and balance transfers shall never be greater than .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%. Cash advances are always subject to non-variable daily periodic rate of .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%.

In addition to the variable-rate aspects of my Account, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is also based on certain creditworthiness criteria. After my Account has been open for at least one year, you may review my creditworthiness from time to time, including when I request a credit limit increase, and adjust my daily periodic rate for purchases and balance transfers within a range of .027370% to .049288% (9.99% to 17.99% **ANNUAL PERCENTAGE RATE**) by notifying me in accordance with applicable law. If my **ANNUAL PERCENTAGE RATE** is changed based on my creditworthiness, my margin rate will be adjusted. Increases in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will remain in effect for at least six months and may remain in effect indefinitely. Any change in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will only apply to purchase and balance transfer advances made after the effective date of the change if the change is an increase in my **ANNUAL PERCENTAGE RATE**, and will apply to both existing balances of purchases and balance transfers and new purchase and balance transfer advances made after the effective date of the change if the change is a decrease in my **ANNUAL PERCENTAGE RATE**. Purchase and balance transfer balances existing before the effective date of a rate increase due to a change in my margin rate will remain subject to the **ANNUAL PERCENTAGE RATE** in effect before the date of the change.

A portion of the **INTEREST CHARGE** is figured by applying the applicable daily periodic rate to the Average Daily Balance of my Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, and cash advances. The Average Daily Balance is arrived at by taking the beginning balance of each feature category each day and adding any new transactions to the balance, except if I have paid my Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, new purchases are not added to the purchases feature category balance. Balance transfers may be shown on my statement in the Promotions feature category. When determining balances, you may combine feature category balances that have the same periodic rate and other **INTEREST CHARGE** terms. You then subtract any payments or credits and unpaid **INTEREST CHARGES** allocated to the feature category balance for the day. This gives you the daily balance for the feature category. The daily balances for each feature category are then added together and divided by the number of days in the billing cycle. The result is the Average Daily Balance for each feature category. The periodic **INTEREST CHARGE** is determined by multiplying each feature category Average Daily Balance by the number of days in the billing cycle and applying the applicable daily periodic rate to the product. The Total Interest for each statement period is the sum of the periodic **INTEREST CHARGES** for each feature category. The Total Fees for each statement period is the sum of any non-periodic **INTEREST CHARGES** plus any other fees charged.

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Pricing Information Addendum

Pricing Tier 3 (660 – 699) (Cont.)

No additional **INTEREST CHARGES** will be imposed on new purchases shown on my statement if the New Balance shown on the statement is paid in full by the Payment Due Date reflected on the statement. The Payment Due Date is not less than 25 days from the billing cycle closing date shown on my statement.

INTRODUCTORY RATE: Until the first day of the billing cycle that includes the six-month anniversary date of the opening of my Account (the "Introductory Period"), I will pay an **INTEREST CHARGE** for all purchase and balance transfer transactions made at an non-variable Introductory Rate Daily Periodic Rate of .010685% (3.90% **ANNUAL PERCENTAGE RATE**).

STANDARD ANNUAL PERCENTAGE RATE FOR PURCHASES AND BALANCE TRANSFERS: After the Introductory Period, my **INTEREST CHARGE** for purchases and balance transfers (the Standard **ANNUAL PERCENTAGE RATE** or the Standard **APR**) will be variable. The margin rate added to the Index to determine the Standard **APR** for purchase and balance transfer transactions is 10.74%. As of the date this Additional Disclosure has been provided to me, the specific daily periodic rate for purchases and balance transfers for my Account is .038329%, which has a corresponding Standard **ANNUAL PERCENTAGE RATE** of 13.99%. The Standard **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is subject to change due to changes in the Index and, after my Account has been open for at least one year, changes in my creditworthiness. The daily periodic rate for purchases and balance transfers will range from .027370% to .049288%, which corresponds to a Standard **ANNUAL PERCENTAGE RATE** of 9.99% to 17.99%.

ANNUAL PERCENTAGE RATE FOR PURCHASES AND BALANCE TRANSFERS: The margin rate added to the Index to determine my **ANNUAL PERCENTAGE RATE** for purchase and balance transfer transactions is 10.74%. As of the date this Additional Disclosure has been provided to me, the specific daily periodic rate for purchases and balance transfers for my Account is .038329%, which has a corresponding **ANNUAL PERCENTAGE RATE** of 13.99%. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is subject to change due to changes in the Index and, after my Account has been open for at least one year, changes in my creditworthiness. The daily periodic rate for purchases and balance transfers will range from .027370% to .049288%, which corresponds to a Standard **ANNUAL PERCENTAGE RATE** of 9.99% to 17.99%.

Fees

Late Payment Fee: The greater of 5% of the Minimum Payment Due or $5, with a maximum fee of $25, but if the Minimum Payment Due for any statement period is ever less than $5, then the Late Payment Fee for that statement period will not exceed an amount equal to the Minimum Payment Due.

Returned Payment Fee: $20 or an amount equal to the Minimum Payment Due, whichever is less.

Foreign Transaction Fee: Up to 1% of the transaction amount in U.S. dollars.

Convenience Check Fees: Copy of paid check: $4.00; Stop Payment on Check: $20. Fees will be assessed at the time they are incurred.

Pricing Information Addendum

Pricing Tier 4 (630 – 659)

ADDITIONAL DISCLOSURE TO CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT FOR MY MASTERCARD® ACCOUNT

This Additional Disclosure contains additional terms for my MasterCard® Account, which is issued by EECU. This Additional Disclosure is incorporated into the Credit Card Agreement and Disclosure Statement for My MasterCard Account and should be maintained with my copy of the Agreement and Disclosure Statement for future reference.

Account Opening Summary Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**3.90%** introductory APR for six months. After that, my APR will be **15.99%** (“Standard APR”). This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**17.99%**
Paying Interest	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases if I pay my entire balance by the due date each month. You will begin charging me interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**I may learn more about factors to consider when applying for or using a credit card by visiting the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**None**
Transaction Fees • Foreign Transaction	Up to **1%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to **$25** Up to **$20**

How You Will Calculate My Balance: You use a method called “average daily balance (including new purchases).” More details are provided in the Credit Card Agreement.

*After my Account has been open for at least one year, my APR for purchases and balance transfers may also change based on my creditworthiness. More information is provided below.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

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Pricing Information Addendum

Pricing Tier 4 (630 – 659) (Cont.)

Cost of Credit

I will pay an **INTEREST CHARGE** for all advances made against my Account. **INTEREST CHARGES** for cash advances and balance transfers begin to accrue on the date of the advance. New purchases will not incur an **INTEREST CHARGE** on the date they are posted to my Account if I have paid the Account in full by the Payment Due Date shown on my previous monthly statement, or if there was no previous balance.

My Account may feature an Introductory Rate **ANNUAL PERCENTAGE RATE** for certain transaction categories. If my Account features an Introductory Rate, the Introductory Rate will be non-variable and the terms and conditions for the Introductory Rate are set forth below. After any Introductory Rate period, or if an Introductory Rate is not applicable when my Account is opened, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is variable and may increase. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of each month and is subject to change monthly. Any change in the Index will be effective on the first day of the billing cycle following the date of the change. An increase in the Index will result in an increase in the periodic rate, which in turn, may result in higher payments. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers in any given billing cycle will be the Index plus a margin rate ranging from 6.74% - 14.74%, depending on my creditworthiness. My specific purchases and balance transfers **ANNUAL PERCENTAGE RATE** and margin rate are set forth below. The daily periodic rate for purchases and balance transfers shall never be greater than .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%. Cash advances are always subject to non-variable daily periodic rate of .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%.

In addition to the variable-rate aspects of my Account, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is also based on certain creditworthiness criteria. After my Account has been open for at least one year, you may review my creditworthiness from time to time, including when I request a credit limit increase, and adjust my daily periodic rate for purchases and balance transfers within a range of .027370% to .049288% (9.99% to 17.99% **ANNUAL PERCENTAGE RATE**) by notifying me in accordance with applicable law. If my **ANNUAL PERCENTAGE RATE** is changed based on my creditworthiness, my margin rate will be adjusted. Increases in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will remain in effect for at least six months and may remain in effect indefinitely. Any change in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will only apply to purchase and balance transfer advances made after the effective date of the change if the change is an increase in my **ANNUAL PERCENTAGE RATE**, and will apply to both existing balances of purchases and balance transfers and new purchase and balance transfer advances made after the effective date of the change if the change is a decrease in my **ANNUAL PERCENTAGE RATE**. Purchase and balance transfer balances existing before the effective date of a rate increase due to a change in my margin rate will remain subject to the **ANNUAL PERCENTAGE RATE** in effect before the date of the change.

A portion of the **INTEREST CHARGE** is figured by applying the applicable daily periodic rate to the Average Daily Balance of my Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, and cash advances. The Average Daily Balance is arrived at by taking the beginning balance of each feature category each day and adding any new transactions to the balance, except if I have paid my Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, new purchases are not added to the purchases feature category balance. Balance transfers may be shown on my statement in the Promotions feature category. When determining balances, you may combine feature category balances that have the same periodic rate and other **INTEREST CHARGE** terms. You then subtract any payments or credits and unpaid **INTEREST CHARGES** allocated to the feature category balance for the day. This gives you the daily balance for the feature category. The daily balances for each feature category are then added together and divided by the number of days in the billing cycle. The result is the Average Daily Balance for each feature category. The periodic **INTEREST CHARGE** is determined by multiplying each feature category Average Daily Balance by the number of days in the billing cycle and applying the applicable daily periodic rate to the product. The Total Interest for each statement period is the sum of the periodic **INTEREST CHARGES** for each feature category. The Total Fees for each statement period is the sum of any non-periodic **INTEREST CHARGES** plus any other fees charged.

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Pricing Information Addendum

Pricing Tier 4 (630 – 659) (Cont.)

No additional **INTEREST CHARGES** will be imposed on new purchases shown on my statement if the New Balance shown on the statement is paid in full by the Payment Due Date reflected on the statement. The Payment Due Date is not less than 25 days from the billing cycle closing date shown on my statement.

INTRODUCTORY RATE: Until the first day of the billing cycle that includes the six-month anniversary date of the opening of my Account (the "Introductory Period"), I will pay an **INTEREST CHARGE** for all purchase and balance transfer transactions made at an non-variable Introductory Rate Daily Periodic Rate of .010685% (3.90% **ANNUAL PERCENTAGE RATE**).

STANDARD ANNUAL PERCENTAGE RATE FOR PURCHASES AND BALANCE TRANSFERS: After the Introductory Period, my **INTEREST CHARGE** for purchases and balance transfers (the Standard **ANNUAL PERCENTAGE RATE** or the Standard **APR**) will be variable. The margin rate added to the Index to determine the Standard **APR** for purchase and balance transfer transactions is 12.74%. As of the date this Additional Disclosure has been provided to me, the specific daily periodic rate for purchases and balance transfers for my Account is .043808%, which has a corresponding Standard **ANNUAL PERCENTAGE RATE** of 15.99%. The Standard **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is subject to change due to changes in the Index and, after my Account has been open for at least one year, changes in my creditworthiness. The daily periodic rate for purchases and balance transfers will range from .027370% to .049288%, which corresponds to a Standard **ANNUAL PERCENTAGE RATE** of 9.99% to 17.99%.

Fees

Late Payment Fee: The greater of 5% of the Minimum Payment Due or $5, with a maximum fee of $25, but if the Minimum Payment Due for any statement period is ever less than $5, then the Late Payment Fee for that statement period will not exceed an amount equal to the Minimum Payment Due.

Returned Payment Fee: $20 or an amount equal to the Minimum Payment Due, whichever is less.

Foreign Transaction Fee: Up to 1% of the transaction amount in U.S. dollars.

Convenience Check Fees: Copy of paid check: $4.00; Stop Payment on Check: $20. Fees will be assessed at the time they are incurred.

Pricing Information Addendum

Pricing Tier 5 (less than 630)

ADDITIONAL DISCLOSURE
TO CREDIT CARD
AGREEMENT AND DISCLOSURE STATEMENT
FOR MY MASTERCARD® ACCOUNT

This Additional Disclosure contains additional terms for my MasterCard® Account, which is issued by EECU. This Additional Disclosure is incorporated into the Credit Card Agreement and Disclosure Statement for My MasterCard Account and should be maintained with my copy of the Agreement and Disclosure Statement for future reference.

Account Opening Summary Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	**3.90%** introductory APR for six months. After that, my APR will be **17.99%** ("Standard APR"). This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**17.99%**
Paying Interest	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases if I pay my entire balance by the due date each month. You will begin charging me interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**I may learn more about factors to consider when applying for or using a credit card by visiting the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**None**
Transaction Fees • Foreign Transaction	Up to **1%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to **$25** Up to **$20**

How You Will Calculate My Balance: You use a method called "average daily balance (including new purchases)." More details are provided in the Credit Card Agreement.

*After my Account has been open for at least one year, my APR for purchases and balance transfers may also change based on my creditworthiness. More information is provided below.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

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Pricing Information Addendum

Pricing Tier 5 (less than 630) (Cont.)

Cost of Credit

I will pay an **INTEREST CHARGE** for all advances made against my Account. **INTEREST CHARGES** for cash advances and balance transfers begin to accrue on the date of the advance. New purchases will not incur an **INTEREST CHARGE** on the date they are posted to my Account if I have paid the Account in full by the Payment Due Date shown on my previous monthly statement, or if there was no previous balance.

My Account may feature an Introductory Rate **ANNUAL PERCENTAGE RATE** for certain transaction categories. If my Account features an Introductory Rate, the Introductory Rate will be non-variable and the terms and conditions for the Introductory Rate are set forth below. After any Introductory Rate period, or if an Introductory Rate is not applicable when my Account is opened, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is variable and may increase. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is based on an index (the "Index"), which is the Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the last business day of each month and is subject to change monthly. Any change in the Index will be effective on the first day of the billing cycle following the date of the change. An increase in the Index will result in an increase in the periodic rate, which in turn, may result in higher payments. The **ANNUAL PERCENTAGE RATE** for purchases and balance transfers in any given billing cycle will be the Index plus a margin rate ranging from 6.74% - 14.74%, depending on my creditworthiness. My specific purchases and balance transfers **ANNUAL PERCENTAGE RATE** and margin rate are set forth below. The daily periodic rate for purchases and balance transfers shall never be greater than .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%. Cash advances are always subject to non-variable daily periodic rate of .049288%, which corresponds to an **ANNUAL PERCENTAGE RATE** of 17.99%.

In addition to the variable-rate aspects of my Account, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers is also based on certain creditworthiness criteria. After my Account has been open for at least one year, you may review my creditworthiness from time to time, including when I request a credit limit increase, and adjust my daily periodic rate for purchases and balance transfers within a range of .027370% to .049288% (9.99% to 17.99% **ANNUAL PERCENTAGE RATE**) by notifying me in accordance with applicable law. If my **ANNUAL PERCENTAGE RATE** is changed based on my creditworthiness, my margin rate will be adjusted. Increases in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will remain in effect for at least six months and may remain in effect indefinitely. Any change in my **ANNUAL PERCENTAGE RATE** due to changes in my margin rate will only apply to purchase and balance transfer advances made after the effective date of the change if the change is an increase in my **ANNUAL PERCENTAGE RATE**, and will apply to both existing balances of purchases and balance transfers and new purchase and balance transfer advances made after the effective date of the change if the change is a decrease in my **ANNUAL PERCENTAGE RATE**. Purchase and balance transfer balances existing before the effective date of a rate increase due to a change in my margin rate will remain subject to the **ANNUAL PERCENTAGE RATE** in effect before the date of the change.

A portion of the **INTEREST CHARGE** is figured by applying the applicable daily periodic rate to the Average Daily Balance of my Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, and cash advances. The Average Daily Balance is arrived at by taking the beginning balance of each feature category each day and adding any new transactions to the balance, except if I have paid my Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, new purchases are not added to the purchases feature category balance. Balance transfers may be shown on my statement in the Promotions feature category. When determining balances, you may combine feature category balances that have the same periodic rate and other **INTEREST CHARGE** terms. You then subtract any payments or credits and unpaid **INTEREST CHARGES** allocated to the feature category balance for the day. This gives you the daily balance for the feature category. The daily balances for each feature category are then added together and divided by the number of days in the billing cycle. The result is the Average Daily Balance for each feature category. The periodic **INTEREST**

CHARGE is determined by multiplying each feature category Average Daily Balance by the number of days in the billing cycle and applying the applicable daily periodic rate to the product. The Total Interest for each statement period is the sum of the periodic **INTEREST CHARGES** for each feature category. The Total Fees for each statement period is the sum of any non-periodic **INTEREST CHARGES** plus any other fees charged.

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Pricing Information Addendum

Pricing Tier 5 (less than 630) (Cont.)

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