

**SELF-HELP CREDIT UNION VISA® CREDIT CARD DISCLOSURES  
AND CARDHOLDER AGREEMENT  
Effective February 22, 2010**

Please review this document and keep it with your other important papers. This document contains the terms governing your Self-Help Credit Union (“Credit Union”) Visa account. Any individual (“Cardholder”) who makes application for, signs, accepts, uses, or authorizes the use of the Credit Union Visa Card (“Card”) agrees to be bound by the following Rules and Regulations and agrees that they shall constitute the agreement between the Credit Union and Cardholder governing the use of the Card. Furthermore, by signing the Card as specified here, the Cardholder expressly agrees to be bound by the provisions of these Rules and Regulations and to the applicable rates and charges.

<b>Annual Percentage Rate (APR) for purchases</b>	<b>12.95% Classic® Cards 9.95% Platinum Cards</b>
<b>Grace period for repayment of balances for purchases</b>	<b>For Cash Advances:</b> There is no grace period. Finance charges on cash advances begin to accrue on the date you obtain the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later. <b>For Retail Purchases:</b> The grace period for any new retail purchases extends to the payment due date. This means that to avoid an additional finance charge on the balance of retail purchases reflected on your monthly statement and on new purchases appearing on your next monthly statement, you must pay the new balance shown on your monthly statement on or before the payment due date.
<b>Method of computing balance for purchases</b>	Average Daily Balance (Including Current Transactions)  The <b>Finance Charges</b> for a billing cycle are computed by applying the monthly Periodic Rate to the “average daily balance” of purchases. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.
<b>Minimum payment required</b>	Greater of 2.5% or \$25
<b>Annual fee</b>	\$0
<b>Minimum finance charge</b>	\$0
<b>Transaction fee for purchases</b>	\$0
<b>Transaction fee for cash advances</b>	\$0
<b>Late-payment fee</b>	5% of past due amount, not to exceed \$20 maximum fee
<b>Overlimit fee</b>	\$0
<b>Pay by phone fee (expedited via automated payment, same day payment credit)</b>	\$0  <i>(To receive same day credit, payment must be made by 5:00pm EST)</i>
<b>Pay by phone fee (expedited via live representative, same day payment credit)</b>	\$2  <i>(To receive same day credit, payment must be made by 5:00pm EST)</i>
<b>Returned check fee</b>	\$25
<b>International transaction fee</b>	1% for each transaction when issuer’s country is different from the merchant country.

The above information is effective as of February 22, 2010. This information may have changed after that date. To find out what may have changed, call the credit union or the customer service number listed on the back of your card.

## **BILLING RIGHTS SUMMARY**

### **In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number,
- The dollar amount of the suspected error,
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### **Special Rule for Credit Card Purchases**

If you have a problem with the quality of goods or services that you purchased with your Card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

### **RESPONSIBILITY FOR CREDIT EXTENSION**

Cardholder shall be responsible for all credit obtained (through purchases, cash advances, or otherwise) by the authorized use of the Card by any person.

### **LOSS OR THEFT OF CARD**

If any Card is lost or stolen, the Cardholder shall immediately notify Credit Union upon discovery of such loss or theft at the number listed on the monthly periodic statement.

### **CONSUMER LIABILITY**

For unauthorized use, the cardholder has \$0.00 liability for any unauthorized (fraudulent) signature or PIN based purchase transaction. This \$0.00 liability limit applies to all consumer card transactions, including those transacted on the Internet.

### **REFUSAL TO HONOR CARD**

The Credit Union shall have no liability or responsibility if any Merchant refuses to honor the Card.

### **CREDITS**

No cash refunds will be made to, or accepted by, a Cardholder with respect to any adjustments for goods or services purchased. Any adjustment in connection therewith shall be accomplished only by credit to the Cardholder's account with Credit Union, authorized by a properly executed credit slip.

### **PERIODIC STATEMENTS**

Credit Union will bill Cardholder monthly, on a date selected by Cardholder and Credit Union, for amounts becoming due through use of Cardholder's Card. Upon receipt, Cardholder should examine each bill and immediately notify Credit Union of any charge or item which Cardholder believes to be in error, or subject to dispute. Any charge or item shown on your monthly statement shall be deemed to be correct 60 days following the mailing to you of the statement if written notification is not received by that time.

### **NOTICE OF NEGATIVE INFORMATION**

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

## GRANT OF SECURITY INTEREST IN SHARE ACCOUNTS

A condition of your credit card account is your granting the Credit Union (“us”) a security interest in your share accounts. By signing below you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits within an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as a security are not subject to this interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.

I (“Cardholder”) agree to the above condition and grant of security interest.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Print Name)

*Feb 2010*

**SELF HELP**  
CREDIT UNION