

VISA CREDIT CARD ACCOUNT AGREEMENT

Annual Percentage Rate (APR) for Purchases 10.92% Fixed
APR for Balance Transfers 10.92% Fixed
APR for Cash Advances 10.92% Fixed

Fees:

Annual	None
Foreign Transaction	No Greater than 1%
Returned Payment	Up to \$15.00
Card/PIN Replacement	\$5.00
Late Payment	Up to \$15.00

(If the minimum required payment is not received within 10 days after the closing date to the payment due date.)

Balance Computation

We figure the Finance Charge on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To avoid additional Finance Charges on your purchase balance and on new purchases next month, pay the Entire New Balance on the statement within 28 days after the Statement Closing Date on the Statement. Separate daily balances are kept for purchases and cash advances. We add the total of the daily balances for the statement period and divide by the number of days in the period. To get the daily balance for cash advances, we add new cash advances and subtract any payments or credits. To get the daily balance for purchases, we add new purchases and subtract any payment or credits. However, new purchases on the statement have not been added into the purchase balance if you paid the Entire New Balance on your last statement by the end of the grace period, or if you did not have a purchase balance on your last statement.

A Finance Charge will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later and will otherwise be calculated in the same manner as explained above for Credit Purchases.

Payments

If your payments are less than the Previous Balance those payments apply first to unpaid Finance Charges and fees, then to principal balances. If your payments equal or exceed the Previous Balance, that balance is paid prior to any cash advance balance.

Card Enhancements

ScoreCard® Bonus Points

Earn Bonus Points for every net retail purchase you make with your Credit Union Visa card. You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what ScoreCard® has to offer!

Auto Rental Collision Damage Waiver Program

Visa auto rental collision damage waiver program ("Auto Rental CDW Program" provides - at no additional charge - coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Use your Visa for the entire rental transaction and decline the car rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

Credit Life and Disability Insurance

Coverage is available and is not required to obtain a credit card. You must meet certain eligibility requirements to obtain this insurance. Details of eligibility are on the credit card application. If you elect insurance the charges will be added to your loan balance each month. You can cancel the insurance at any time in writing with the Credit Union.

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 below 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 the 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 a credit 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.)

California residents "As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the items of your credit obligations."

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Please direct written inquiries to:

NCSECU-VISA
PO Box 435
Fremont MI 49412-0435

Account Inquiries:

Inquiries: 1-800-860-5704
CU Phone: 1-231-924-5510
Lost/Stolen: 1-866-333-4740

To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at www.federalreserve.gov/creditcard

NEWYGO COUNTY
SERVICE EMPLOYEES CREDIT UNION
115 S STONE RD · PO BOX 435 · FREMONT MI 49412
231-924-5510 WWW.NCSECU.COM