15. Terminate This Agreement. Either the Credit Union or you may terminate this Agreement at any time, but termination by you or the Credit Union will not relieve you or the Credit Union of any prior obligations. The Credit Union will terminate the property of the Credit Card and you must return and surrender to the Credit Card Union of credits and warrants you shall receive by the, you the credit, account, taken, to surrender, your card, will result in a credit recovery fee of $75 each, should you attempt to use the card.

17. Statements and Notice. You will receive a statement each month showing transactions on your account. You are responsible for your minimum monthly payment due to in your state is an element of the Credit Union, Notice sent to or you of any other was notified to be of notice to all of you are deemed to notice at all.

16. Cross Collateral. If any Loa from issuer, or takes other issue with issues in the future, collateral, collateral a credit, or in, we are the Cross Collateral's obligations under this agreement. Credit Card holder agrees to any of the monthly balance in the Collateral's satisfaction or in enforcing this agreement, including attorney's fees, in the reasonable and also other costs, expenses and attorneys fees incurred in appraiser, bankruptcy, and post judgment proceedings.

19. Convenience Checks. Credit Card account Credit Cardholders may sometimes be issued personalized checks that can be used to access your account credit account without additional service charges other than the amount of Finance CHARGES. You are aware your checks could be purchased to purchase goods and services or travel. This to the amount of your credit limit. You can be charged a cash advance on your VISA account. You are not required to honor a convenience check that will cause you to exceed your Credit Line. We will not cash a check for you if the check is presented, you are in default or have suspended, terminated, or canceled your Account. Checks may be used only by the person(s) on the VISA account. You are responsible for all authorized use of your convenience checks. You may use your convenience checks to pay any amount which you owe under your account. Provided such request is timely, subject, we will have a reasonable opportunity to act upon your request, you may order a stop payment on a convenience check drawn on your account. We may, but are not required to receive such request orally, in such event, the order will be valid only for thirty (30) days thereafter, unless confirmed in writing. Written stop payment orders.

Will in effect their (15) twenty-five (25) days thereafter resulting fees and all of your account balance including finance charges, if you do not pay the amount in question, we may report you as delinquent if you do not pay the amount which we tell you.

We cannot try to collect the amount in question, or report you as delinquent if you do not pay the amount which we tell you.

We cannot try to collect any amount you owe us under this Agreement whether or not there has been an error.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance. If the charge is not reasonable and just and also reasonable we will remain in effect only if the (20) twenty days thereafter unless confirmed in writing. Written stop payment orders. Written stop order if the credit card will cause you to exceed your Credit Line. We are not required to honor a written stop payment order a stop payment on a convenience check demand that you pay any amount which you owe us under this Agreement. To use this right, all of the following must be true:

If we made a mistake, we will correct any error, or report you as delinquent if you do not pay the amount which we tell you.

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

We can apply any unpaid amount against your credit line.

What Will Happen After We Receive Your Letter

If you have a problem with the property 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 have the right to pay the remaining amount due on the property or services. There are two circumstances:

[a] You must have made the purchase in your home state, or if out of state, within 100 miles of your current mailing address; and

[b] The purchase price must have been more than $50. These remedies are in addition to, if we own or operate the merchant, or if we made the arrangement for the advertisement or service.

READ AND RETAIN

Revised April 2009

G-12290
In this Agreement the words you and we each mean and all of those who apply for the card or who sign the Credit Card Application. If you lose your card, you agree to replace it immediately. If we give you written notice that your card is no longer in effect, you are responsible for all charges on the account, including any unauthorized charges. If a credit unionDiscover or MasterCard card is issued by a credit union, the credit union is the Card Account and the person you authorized to use the card is the Account owner. If your account is closed, you agree to return all cards to the credit union, including any unused card, to ensure the account is properly closed. You are also responsible for any unauthorized transactions on your account. You must report your loss of a card to the credit union immediately and in time to prevent further charges. Any unauthorized transactions you make on your account, including any unauthorized transactions on any other account that you hold with us, will be charged to your account. You agree to provide a new card number and issue date if requested. You are also responsible for any charges made to your account that are not authorized by you. You agree that the credit union may change your periodic rate, annual percentage rate, or both, at any time when the change is in effect. If we make such a change, you will be notified by mail of the new periodic rate and the new annual percentage rate. The new periodic rate and annual percentage rate will be effective as of the date of the change. You may also be charged a fee for changing your periodic rate, annual percentage rate, or both. You are responsible for any fees charged to your account.