

1. Effect of Agreement

This Agreement is the contract which applies to all transactions on your Account even though the sales, cash advance, or credit slips you sign or receive may contain different terms.

2. Responsibility

If we issue a Card to you, you agree to repay all debts and the **FINANCE CHARGE** from the use of your Card and the Account. You cannot transfer or assign your Account to another person. You agree that you will not authorize or permit any other person to use your Card. If anyone does use your Card with your permission, you are responsible for charges made by anyone else to whom you give the Card, and this responsibility continues until the Card is recovered. You cannot avoid responsibility by notifying us, but we will close the Account as soon as possible for new transactions after you request and return all Cards. Your Visa credit card must not be used for any illegal transaction or for any unlawful purpose (for example, online gambling). You are responsible if your card is used for any illegal transaction. If this is a joint Account, each Accountholder is both individually and jointly obligated for all payments due under this Agreement. Your obligation to pay the Account balance continues even though an agreement, divorce decree or other court judgment may direct you or another person to pay the Account. Any person using the Card is jointly responsible with you for charges he or she makes, but if that person signs the Card, he or she becomes a party to this Agreement and is jointly responsible for all charges on the Account, including yours. You agree to notify us within ten (10) days of any change in your name, residence, or mailing address. If unauthorized withdrawals are made using your card or card number you will be required to file a police report and sign an affidavit of fraud or forgery. You agree to cooperate in any investigation of unauthorized use.

3. Finance Charge

The **FINANCE CHARGE** on Cash Advances begins to accrue on the date you obtain the Cash Advance. The **FINANCE CHARGES** for a billing cycle are computed by applying the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your Account at the beginning of the billing cycle), any new Cash Advances received, and subtracting any payments as received or credits as posted to your Account, but excluding any unpaid **FINANCE CHARGES**.

The **FINANCE CHARGE** on credit purchases begins to accrue on the date of purchase. You can avoid incurring an additional **FINANCE CHARGE** appearing on your next statement if a) we receive your payment of the total balance due by the "Payment Due Date" shown on your current statement and b) there is no purchase in the current billing period. If there is a purchase in the current billing period, a **FINANCE CHARGE** will appear on your next statement and payment of that **FINANCE CHARGE** can be avoided if you pay the total balance due by the "Payment Due Date" shown on that statement. The **FINANCE CHARGES** for a billing cycle are computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance of Credit Purchases any new Credit Purchases posted to your Account and subtracting any payments as received and credits as posted to your Account, but excluding any unpaid **FINANCE CHARGES**.

4. Monthly Statements and Payments

If you have a balance in excess of \$1.00, we will mail to you, on a date selected by us, a periodic monthly statement listing all amounts you owe us on this Account.

Every month you must pay, in United States dollars and drawn on a financial institution located in the United States, at least the Minimum Payment required within 25 days of your statement closing date as shown on your monthly statement. You may, of course, pay more frequently, pay more than the Minimum Payment, or pay the Total New Balance in full, and reduce the **FINANCE CHARGE** by doing so. The Minimum Payment will either be 1) 2% of your total New Balance or \$15 whichever is greater, or 2) your Total New Balance, if it is less than \$15, plus 3) any portion of the Minimum Payment(s) shown on prior statement(s) which remains unpaid. In addition, at any time your Total New Balance exceeds your Credit Limit, you must immediately pay the excess upon our demand. We may allocate payments to amounts owed on your Account in the manner we deem appropriate.

Payments should not be made by post-dated check. If we receive payment by post-dated check, we may deposit it and shall have no liability if it is posted prior to the date which appears on the check.

You will be responsible for all matters shown on each monthly statement unless you notify us in writing of any dispute within 60 days after the statement date in the manner required by the notice entitled "Your Billing Rights - Keep This Notice For Future Use" included in this Agreement.

5. Default

You will be in default if you fail to make any Minimum Payment within 25 days after the monthly statement closing date. You will also be in default if 1) your ability to repay us is materially reduced by a change in your employment or financial standing or an increase in your obligations, 2) there are bankruptcy or insolvency proceedings involving you, 3) you die, 4) you make a misrepresentation in connection with your Account, 5) you default on any obligation to us, under this Agreement or otherwise, or fail to comply with the terms of this Agreement, 6) you cancel your membership with us, 7) you exceed your Line of Credit, or 8) there is an attachment, levy or garnishment against you or your property. If for two consecutive billing cycles from a Statement Closing Date, we do not receive at least the Minimum Payment Due shown on that statement by the Due Date, the Annual Percentage Rate will be increased to 13.50% for all balances. If we don't receive at least the Minimum Payment Due by the Due Date shown on the statement for the third consecutive billing cycle, the rate will be increased to 18.00%. This rate will be applied until you pay at least the Minimum Payment Due by the Due Date for six consecutive monthly payments. After six consecutive payments on time, the APRs on the next Statement Closing Date will be the regular purchase, balance transfer and cash advance APRs. We have the right to demand immediate payment of your full Account balance if you are in default. If permitted by law, you will also be required to pay our collection expenses, including court costs and reasonable attorneys' fees. If you are in default, we may close your Account and cancel all Cards issued on your Account without any notice to you.

6. Lost card notification

If you believe your Card has been lost or stolen or is being used without your permission, you will immediately call us at (800) 449-7728. You may follow-up in writing to: Cardholder Service, P.O. Box 31112, Tampa, FL 33631-3112.

7. Liability for Unauthorized Use Under Federal Law

You may be liable for unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible

unauthorized use unless you were grossly negligent in the handling of your account or card. In any case, your liability will not exceed \$50 for unauthorized cash advances at ATMs. You will have no liability for unauthorized purchases made with your credit card.

8. Credit Line

If we approve your application, we will establish a Line of Credit for you and notify you of its amount when we issue the Card. You agree not to let the Account balance exceed this approved Line of Credit or to use your Account for a purchase or advance if your total unpaid balance of purchases, advances, **FINANCE CHARGES**, and fees will exceed your Line of Credit. We may refuse to accept any transaction on your Account which would cause you to exceed your Line of Credit. We will assess and you will pay a \$15 over limit fee for any month in which the balance of your Account exceeds your approved Line of Credit. Each payment you make on the Account will restore your Line of Credit by the amount of payment which is applied to the principal. You agree that we may change the Line of Credit at any time, and we will notify you of any such change. We may, at our discretion, increase your Line of Credit from time to time upon notifying you in writing of the increase. You may request an increase in your line of credit by calling or writing us.

9. Credit Information

At any time we may request, and you will give, credit, employment, financial and other information to us as we deem necessary to reevaluate your Account or credit worthiness. You authorize us to investigate your credit standing at any time, and you authorize us to disclose information regarding your Account to credit bureaus and other creditors who ask us about your credit standing. We will take reasonable steps to protect your rights under Federal and State law.

10. CURewards Platinum Visa Program rules

The CU Rewards Program is a value-added program whereby members can earn points for each purchase they make using the TFFCU Platinum Visa credit card. Points can be redeemed for airline tickets, cruises, hotels, car rentals and other valuable merchandise.

Every dollar in qualifying purchases, net of returns, "Participant" charges to their credit card account eligible in this Platinum Visa Rewards Program ("Program") earns Participant one Point ("Point") as provided for in these Rules. No points are earned for finance charges, fees, cash advances (includes balance transfers), convenience checks, foreign transaction currency charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to their next monthly card statement.

Points can be used to order the awards described in the CU Rewards brochure or the program web site at www.curewards.com, which may be updated from time to time. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be substituted or discontinued at any time. To redeem your points for merchandise, go to www.curewards.com and print out the Redemption Form, or call us at **763-544-1517** or outstate **800-862-1998** to obtain the Redemption Form.

Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced, Participant will be advised to make an alternate selection. Accounts must be open and in good standing (not canceled or terminated by either party; not delinquent, over limit, or otherwise not available to use for charges) at the time of redemption. Awards are not available when a cardholder is in default under the card agreement. TruStone Financial Federal Credit Union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive in 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternative delivery date, except as noted on items shipped directly from the manufacturer. Items that need to be shipped from the manufacturer may not be available in some locations. There will be no charge for Standard Delivery. Shipments cannot be made to a post office box or outside the 50 United States and its territories; no international shipments are permitted. A street address and home phone number are required to accept an order.

A product, which is received damaged or defective, may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Instructions on how to return such damaged merchandise will be included with each shipment. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Any warranty information will accompany the merchandise shipment. The Program makes no warranty, express or implied, concerning the merchantability or fitness for a particular purpose of products and/or services provided through this Program. Warranty claims must be directed to the manufacturer.

Points have no cash value.

Points in this Program cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain awards, cannot be earned from or transferred to or combined with any other credit card account's points for redemption and cannot be used to pay off any obligation on the cardholder's account.

Points will accrue over five calendar years and will expire on a first-in, first-out basis annually. Points earned in calendar year one will expire as of the last day of the calendar year five. *(For example, points earned in 2005 will expire December 31, 2009. Points earned in 2006 will expire on December 31, 2010, etc.)*

The Participant's periodic statement will normally include the number of points earned, subject to adjustment as provided for in these Rules. Points will be deducted from the total points available for redemptions and for any returns or credits reflected on the credit card account billing statement. Points deducted for credits to the account will be at the same rate at which the original charges earned those points. The Participant's credit card account may be charged for

the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event the Participant redeems unearned Points.

Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law.

Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Participant agrees to hold PSCU Financial Services Inc. (PSCUFS) and any vendors associated with the Program, as well as, any credit card association that TFFCU is a member of, totally harmless if TFFCU fails to meet its contractual and other obligations with PSCUFS which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold PSCUFS harmless if a vendor files for bankruptcy or otherwise goes out of business, after Points are redeemed for a gift/travel award from the vendor but before the Participant was able to receive the award.

Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card.

This Program is available to Platinum Visa credit card account holders ("Participant") whose Sponsor (TFFCU) (i) has enrolled as a sponsoring member of PSCUFS and (ii) has contracted with PSCUFS for this Program for the Participant. All Program Rule determinations by PSCUFS are final. The Participant's use of their Platinum Visa credit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate the program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim awards can be terminated with or without prior notice.

The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued all or in part without notice.

All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States. Airline reservations must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates, and exclusions. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. The terms and conditions of any travel offer may be amended by the Program at any time. Certificates and tickets issued travel awards must be issued in the name of the redeeming Platinum Visa credit card account holder or a member of their immediate family. The Program is not responsible for the performance of the travel providers associates with the Program. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability.

To claim a travel award, call toll-free 1-800-900-6160.

All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant.

Airline ticket travel awards are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.

Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.

Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

TruStone Financial Federal Credit Union may choose to add local additional rules and Program opportunities. Please inquire with TruStone Financial Federal Credit Union to see if such are applicable to your participation in the Program.

To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CURewards web site at www.curewards.com.

These terms and conditions as stated in this section, combined with the General Program Rules and Conditions (available at the CURewards web site www.curewards.com), and any local rules published by TruStone Financial Federal Credit Union, constitute the full set of Program Rules.

11. Convenience Checks

We may, but are not required to, supply you with personalized Convenience Checks. Only the person whose name is printed on a Convenience Check may sign it. All Convenience Checks must be written in U.S. Dollars. We will not certify a Convenience Check. We may return a Convenience Check unpaid if there is not enough available credit on your Account to pay it, if your Card or Convenience Checks have been reported lost or stolen, if this Agreement is canceled, or if the Convenience Check is post-dated. The amount of any Convenience Check we pay will be added to your Account. We will not have any liability for any Convenience Check that is returned pursuant to this Agreement. If you ask us to stop payment on a Convenience Check, you must tell us the exact amount of the check, check number, date of check, payee and full Account number on which it is drawn.

12. Balance Transfer Program

Visa® Agreement & Truth-in-Lending Disclosure For Platinum Visa® credit cards

TruStone Financial Federal Credit Union

Please retain for personal records.

This is your Credit Card Agreement and Truth-In-Lending disclosure. Please read and file with your records. This Agreement and disclosure, required by law, is designed to define the guidelines concerning your Account(s).

In this Agreement the words “you” and “your” mean each and all of those who apply for the Credit Card. “We,” “us,” and “ours” mean Teacher Federal Credit Union, a federally chartered credit union with its main office in Golden Valley, Minnesota. “Credit Card” and “Card” mean the Credit Card and any duplicates and renewals we issue. “Account” means your Credit Card Line of Credit Account with us. Line of Credit may also be called “Credit Limit” in this agreement and in your monthly statement.

BY KEEPING THE CREDIT CARD, SIGNING IT, USING IT, OR PERMITTING ANOTHER TO USE IT, YOU AGREE TO ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT.

If you have authorized us to pay your credit card bill automatically from a savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amounts, while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges related to any questioned amount, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question on your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill is correct.

Special Rule For Credit Card Purchases

If you have a problem with the quality of 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 not to pay the remaining amount due on the property or services. There are two limitations on this right:

1. You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and,
2. The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

and repaying any outstanding balance according to the old terms. Your decision to keep your Account open after any change will constitute your agreement to the change. We may sell or otherwise transfer your Account and any amounts owed by you to another creditor at any time. If we do, this Agreement will remain in effect.

23. Automatic Payment

If you have requested an automatic payment to be made from any financial institution, all payments due will automatically be deducted from your designated savings or checking account balance on the payment due date. If your designated account does not contain sufficient funds on the payment due date, you will be responsible for the payment and any returned items fees associated with the payment.

24. Governing Law

This Agreement and your Account shall be governed by Minnesota law and the laws of the United States.

25. Successors and Assigns

You agree Teacher Federal Credit Union may at any time assign or transfer to another person your Account, your Account balance, on this Agreement. You will not assign or transfer any of your rights or duties under this Agreement. This Agreement is binding upon your heirs and legal representatives.

26. Copy Received

You acknowledge receipt of a copy of this Agreement.

NOTICE TO MARRIED WISCONSIN RESIDENTS

No provision of a marital property agreement, unilateral or court decree applying to marital property adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. You are married and this Account is being opened in the interest of your marriage or family.

Your Billing Rights — KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us 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 to us on a separate sheet of paper at Cardholder Service, P.O. Box 31112, Tampa, FL 33631-3112. Write to us 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 at (800) 790-7728, but doing so will not preserve your rights.

In your letter give us the following information:

- 1) Your name and Account number.
- 2) The dollar amount of the suspected error.
- 3) 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 not sure about.

specific pledge on your TFFCU shares by signing a pledge of shares, or otherwise, or any other security interests for all your debts, your Account will also be secured by your pledged shares and by the property described in those other security agreements, except any dwelling.

21. Fees

To the extent permitted by applicable law, the following fees may be charged to your Account as applicable.

Annual Fee: None

Cardholder Services Pay-by-Phone Charge: If you request a Visa payment with the assistance of our Telephone Center staff, we will charge your account \$5 per payment.

Convenience Check Copy Fee: \$5 per copy

Convenience Check Stop Payment Fee: If you are issued Convenience Checks to access your Account and you stop payment on your check, your Account will be charged a fee of \$28 for each stop payment.

Late Charge: If a payment is not paid in full on or before the payment due date, a late charge of \$20 will be assessed.

Overlimit Fee: We will charge your Account a fee of \$15 for any month in which the balance of your Account exceeds the approved credit line.

Replacement Card Fee: If you ask us to replace a card, you agree to pay a fee of \$20 for each card. Replacement fees will be charged to your Account for the month during which the replacement was made.

Replacement Statement Copy Fee: If you request a copy of a statement, we will charge your Account \$5 per page.

Replacement Sales Draft Copy Fee: If you request a copy of a charge slip, we will charge your Account \$6 for each charge slip.

Returned Payment Fee: If you make a payment which is returned for any reason, your Account will be charged \$28 for each returned item.

Returned Convenience Check Fee: If you are issued and use a Convenience Check to access your Account and the check is returned, your Account will be charged a fee of \$28 for each returned check.

Special Delivery Service Fee: Fee determined by delivery service requested.

22. Other Provisions

A. No Waiver. We may choose to delay enforcing or waive any of our rights under this Agreement without affecting our other rights. If we waive a right, we do not thereby waive the same right in other situations.

B. Severability. If any provision of this Agreement is unenforceable, all other provisions of this Agreement are still valid and enforceable.

C. Entire Agreement. This Agreement embodies the entire agreement and understanding between you and us and supersedes all agreements, statements and understandings, unless otherwise expressly stated.

D. Change in Terms of Your Account. We can change any terms of your Account at any time. We will provide you with notice as required by law by mailing a notice to you at the latest address shown in our records. Any changes will apply to the current balance of your Account as well as to future balances, to the extent permitted by law and we indicate in our notice. You may choose to accept or decline a change by keeping your Account open or by closing your Account within fifteen (15) days of the

currencies will be billed to you in U.S. dollars. The conversion to dollars will be made according to the operating regulations for international transactions established by VISA International, Inc. The conversion rate billed to you may differ from the published rate in effect on the day that you made the transaction or it was posted to your Account. You agree to pay us the amount as converted. Effective April 2, 2005, the exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date.

16. Irregular Payments

We may accept late payments, partial payments, and payments marked “Payment in Full” or similar language without waiving or losing any right to demand payment as set forth in this Agreement.

17. Cancellation

Any Card or other credit instrument issued to you is the property of TruStone Financial Federal Credit Union, and must be returned to us immediately upon demand or upon notice of cancellation or withdrawal of the Account.

You may cancel your Account at any time by notifying us in writing at the address on your monthly statement and cutting your Card(s) in half and returning all Cards and Convenience Checks issued on your Account. Even after your Account is closed, you remain responsible for paying any amounts you owe on the Account according to the terms of this Agreement. If this is a joint Account, either of you may request that the Account be closed and we will honor that request without us having any liability to either of you. We can suspend your Account privileges or cancel your Account at any time, with or without cause or notice. Your credit card privileges may be revoked due to negligence. Such termination by us does not affect your obligation to pay any amounts you owe on the Account according to the terms of this Agreement.

18. Skip Payment Option

At the option of Teacher Federal Credit Union, a minimum payment may be waived during certain billing cycles. If such a waiver occurs, **FINANCE CHARGES** will continue to apply to the Account during the skip payment billing cycle. Beginning with the billing cycle following the skip payment, all provisions of the Agreement shall apply.

19. Plan Merchant Disputes and Credit Authorizations

We are not responsible for the refusal of any VISA plan merchant or financial institution to honor your Card or Convenience Check, or for goods or services you purchase or lease using your Account, except as required by law. Some purchases will require our prior authorization. We may not be able to authorize a transaction, even if you have sufficient available credit. We will not be liable to you if this should occur.

20. Security Interest

With respect to this Account only, we do not have a right of offset, and we will not assert any statutory right we may have if you are in default to prevent withdrawal of your unpledged TFFCU shares (deposits) below the unpaid balance of your Account. However, if you give or have given us a

The Balance Transfer Program and the benefits from it shall apply only to your TFFCU Credit Card as it may be offered from time to time at our discretion. The Balance Transfer Program may not be used to make payments on any other TFFCU Credit Card Account. If you elect to transfer balances to your TFFCU Credit Card, the following shall apply:

We will transfer as much as possible without exceeding your credit line. This may include transferring amounts that are a portion of your request.

Minimum Payments to Other Creditors: Please allow four (4) weeks for balances to be transferred. You should continue paying your minimum monthly amount due on your other accounts until the payment appears as a credit on that account. We are not responsible for any late payments, finance charges, disputed amounts or errors on your other accounts.

Billing Disputes: If you currently have any amounts in a billing dispute we recommend they not be transferred because you may lose your billing dispute rights.

Exceeding Your Credit Line: This program only allows you to transfer balances within your available credit line.

Closing Accounts: Transferring balances may not automatically close your other accounts. To do so, please contact each company directly.

Payments: We may apply payments to amounts owed on your Account in the manner we deem appropriate, including but not limited to applying them to promotional balances such as balance transfers before applying them to purchases and cash advances.

No Grace Period: Balance transfers are processed as cash advances. Finance charges begin accruing from the transaction date.

13. Using the Card

To make a purchase or cash advance, there are two alternative procedures that you may follow. One is for you to present the Card to a participating VISA plan merchant, to us, or to another financial institution, and sign the sales or cash advance draft which will be imprinted with your Card. The other is to complete the transaction by using your Personal Identification Number (PIN) together with the Card in an Automated Teller Machine or other type of electronic terminal that provides access to the VISA system. The monthly statement will identify the merchant, electronic terminal, or financial institution at which transactions were made. Sales, cash advance, credit or other slips will not be returned with the monthly statement. You will keep the copy of the slips furnished at the time of the transaction in order to verify the monthly statement. There is a limitation of 15 transactions per day.

You should not reveal your PIN to anyone else. Do not write the PIN on the card. You should memorize your PIN and destroy the written PIN notification.

14. Returns and Adjustments

Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by issuing a credit slip which will be posted to your Account. If your credits and payments exceed what you owe us, we will apply this credit balance against future purchases and cash advances to your Account. If this credit balance is \$1.00 or more, we will refund it per your written request.

15. Foreign Transactions

Purchases and cash advances you make in foreign countries and foreign