

**CitizensFirst Credit Union Credit Card Disclosures
Statement of Terms and Conditions - Your Billing Rights**

These are the regulations and disclosure under which our program is governed.

PLEASE KEEP THIS NOTICE FOR FUTURE USE

	VISA CLASSIC	VISA PLATINUM
ANNUAL PERCENTAGE RATE* Purchases, cash advances & balance transfers	12.49% to 23.49% interest rate range. Your rate is determined by your credit history. See explanation below.	10.49% to 16.49% interest rate range. Your rate is determined by your credit history. See explanatiton below.
GRACE PERIOD Repayment of Balances for Purchases	25 days Grace Period before a finance charge on balances from purchases.	25 days Grace Period before a finance charge on balances from purchases.
METHOD FOR COMPUTING Balances for Purchases	Average Daily Balance (including current transactions).	Average Daily Balance (including current transactions).
ANNUAL FEES	None	None
MINIMUM FINANCE CHARGE	\$1.00	\$1.00
BALANCE TRANSFER FEE	1% of Transfer with a \$50.00 cap	1% of Transfer with a \$50.00 cap
TRANSACTION FEE FOR CASH ADVANCE	5.00	\$5.00

*EXPLANATION OF ANNUAL PERCENTAGE RATE. Your initial interest rate will be based on your credit score at the time you apply for the Visa Card. That rate is a non-variable rate which will not change without 90 days notice. It may also change after 90 days notice if as you request any additional credit from CitizensFirst, for example, an increase in your credit line or an application for a loan. Your interest rate may change at that time based upon your credit score.

In these regulations, the words "you" and "your" mean each and all of those who applied for the Card. "Card" means your Visa Classic or Visa Platinum Card issued by CitizensFirst Credit Union and duplicates or renewals we issued. "We", "us", and "our" means CitizensFirst Credit Union.

- 1. RESPONSIBILITY:** If you apply for and accept a Card from us, you have agreed to be bound by these regulations. You also agree to repay all debts, Finance Charges, or other fees or charges arising from the use of the Card. You are responsible for charges made by yourself and any person you authorize to use the card.
- 2. CREDIT LIMIT:** We will establish a Credit Limit for you and provide you with notice of its amount. You hereby agree to never use the Card when the use will exceed the amount of the Credit Limit. You also agree that we are not obligated to extend credit for an amount that would make the outstanding balance exceed the Credit Limit, or for any amount if the outstanding balance is already over the Credit Limit. If we offer the service of providing you with credit that exceeds your Credit Limit, if such service is available, you will pay those amounts immediately. You must "opt-in" for the service of exceeding your credit limit accepting the terms. We remain the owner of the Card, and if we request its return, you must return all Cards to us. We reserve the right to reduce your Credit Limit from time to time, or to revoke your Card. Those actions do not affect your obligation to pay the account balance.
- 3. USING THE CARD:** To make a purchase or cash advance, you may (a) present the Card to an authorized plan member or financial institution and sign the sales or cash advance draft, or (b) swipe the Card at an authorized terminal. We suggest you keep your receipt from each transaction to verify your monthly statement.
- 4. FINANCE CHARGES:** Your account will be subject to a Finance Charge during any statement period during which you (a) received or had outstanding cash advances, or (b) failed to pay in full the Previous Balance shown on the statement during the first 25 days of the statement period. The Finance Charge consists of interest and a Transaction Fee for cash advances as described herein. The interest portion of the Finance Charge is calculated by applying the periodic rate to the "average daily balance", we take the beginning balance of your account each day, add any new purchases and advances, and subtract any payments or credits 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. This gives us the "average" daily balance. You can avoid incurring a Finance Charge on purchases by paying the New Balance in full within 25 days after statement closing date; however any cash advances included in the New Balance will continue to be subject to a Finance Charge from the date made until payment is received.
- 5. OTHER CHARGES:** Your account will be subject to the following fees:
 - Fees for copies requested by you of monthly statements, which we have sent to you and the drafts of machine receipts and signed transaction receipts, together with hourly charges for searching our records. These fees will be charged as permitted under Wisconsin law and in accordance with our then current fee schedule, but will not be charged if the request is related to a billing error under the Fair Credit Billing Act;
 - A \$10.00 fee for replacement of a Card if the Card is lost or stolen;
 - A late fee of \$25.00 for each billing cycle in which we receive less than the minimum payment due;
 - A \$25.00 fee for each non-sufficient funds check and non-sufficient automatic payments received on your account;
 - If a Finance Charge is assessed, the minimum will be \$1.00;
 - An over the limit fee of \$25.00 will be charged for exceeding your credit limit;
 - A \$5.00 Transaction Fee will be assessed for each Cash Advance;
 - A 1% Conversion Fee will be assessed for all foreign currency transactions.
 - A 1% Balance Transfer will be assessed with a cap of \$50.00 per transaction.

6. MONTHLY PAYMENT: If you have an outstanding debit or credit balance of \$1.00 or if there is any Finance Charge imposed during a billing cycle, we will send you a monthly statement which will provide the Previous Balance, the current transactions, the remaining credit available under your Credit Limit, the New Balance, and the Minimum Payment due. The Minimum Payment due will be the greater of 3% of your New Balance or \$10.00 plus Finance Charges and any applicable fees. We still apply your payment first to the Finance Charges and then to your balance. Every month you must pay at least the Minimum Payment, in United States Dollars, within 25 days after the closing date of your statement.

7. SECURITY INTEREST: All Cards we issue are secured by a security interest in your depository and loan accounts at CitizensFirst, which security interest is granted by you upon your acceptance of the Card. All cardholders other than those having "Fully Secured Cards" are entitled to use their depository accounts at CitizensFirst unless there is a Default under the terms of the Card which you fail to cure during any applicable period.

8. FULLY SECURED CARDS: If the Credit Line you are granted is a Fully Secured Line, you will provide us with a security interest in a specific depository account to be held by us as security for all amounts owed by you for purchases, cash advances, finance charges, and fees on your account. You will not be allowed to withdraw any amounts from the specific depository account secured to us until all amounts owed on the account are paid in full, the Cards are returned, and the account is closed. The amount of the specific depository account shall not be less than the amount of the Line of Credit we provide to you.

9. DEFAULT/TERMINATION: You will be in default if you fail to make the Minimum Payment on time, 2 times during any 12 month period. On a Fully Secured Card, you shall also be in default if the value of the security is less than the total of all amounts owed to us on your account. We have the right to demand payment in full if you do not cure your default within the time frame applicable under Wisconsin law. In addition, if you are a married resident of Wisconsin, either spouse may terminate the Card by providing written notice of termination, although that does not affect the liability for credit provided prior to the notice. In addition, we may, upon receipt of such a notice of termination, declare the account balance to be due and payable. Your privilege of using the Card shall expire on the date shown on the Card. You may terminate your account with us at any time by advising us in writing, accompanied by the return of all of the Cards. Your termination of the account does not affect your liability for full payment of the balance owed on the Card. Subject to any limitations under applicable law, we reserve our right to revoke your Card at any time without prior notification and without affecting your obligation to pay the account balance.

10. CREDITS: If plan members who honor your card give you credit for returns or adjustments, they will do so by sending us a credit slip which we will post to your account. We apply those credits first to offset your current purchases, and then to your Previous Balance. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances, or refund it on your written request if it is \$1.00 or more. We will make a good faith attempt to return to you any credit balance which remains in your account for more than six months.

11. FOREIGN TRANSACTIONS: When you use your Card for a transaction denominated in a currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars by applying an exchange rate selected by Visa from among the range of rates available in wholesale currency market or the government-mandated rate on the date the transaction is processed. The rate chosen may vary from the rate Visa itself receives.

12. PLAN MEMBER DISPUTES: We are not responsible for the refusal of any plan member or financial institution to honor your Card. You must resolve directly with the plan member any disputes regarding goods or services you purchase with the card, unless: (a) your purchase was made in response to an advertisement we sent or participated in sending you; or (b) your purchase cost more than \$50.00 and was made from a plan member in your state or within 100 miles of your home. We also will not be responsible if any automated equipment unit refuses to honor a card.

13. UNAUTHORIZED USE: You may be liable for unauthorized use of the Card. In any case, your liability will not exceed \$50.00. You will not be liable for unauthorized use, which occurs after you notify Credit Card Security Dept., P.O. Box 31112, Tampa, Florida 33631, 1-800-654-7728 orally or in writing of the loss, theft, or possible unauthorized use of your Card.

14. EFFECT OF REGULATIONS: These regulations are the contract which applies to all transactions on your account even though the sales, cash advances or credit slips you sign may contain different terms. We may amend these regulations by sending you advance written notice in compliance with Sections 422.415 of the Wisconsin Statutes. Your use of the card thereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing account balances as well as to future transactions. No delay or omission in exercising any rights granted to us hereunder shall impair such rights or be construed to be a waiver thereof. No waiver whatsoever shall be valid unless signed in writing by us and then only to the extent set forth therein.

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.

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:

Customer Service
P.O. Box 31112
Tampa, Florida 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, 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 not sure about.

If you have authorized us to pay your credit card bill automatically from your 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 (3) 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 amount 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 and you will have to make up any missed payment 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 (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about 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 you and us when it finally is. If we do not follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was 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 (2) limitations on this right:

- (a) 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
- (b) The purchase price must have been more than \$50.00.

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

The information about the Finance Charge, Annual Percentage Rate, and Other Charges described in the disclosure is accurate as of 11/13/09. This information may have changed after that date. To find out what may have changed, call or write us at: CitizensFirst Credit Union, P.O. Box 3046, Oshkosh, WI 54903-3046; 920-236-7040 or 800-448-9228.