

TRUPARTNER CREDIT UNION CARDHOLDER AGREEMENT

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	9.90% to 15.99% When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.	18.99% fixed (VISA Secured)
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	
Minimum Interest Charge	None	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the Website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	
FEES		
Annual Fee	None	\$25 (VISA)
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer N/A • Cash Advance N/A • Foreign Transaction 1% of each transaction in U.S. dollars 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$20 • Over-the-Credit Limit Up to \$20 • Returned Payment Up to \$20 	
Other Fees	<ul style="list-style-type: none"> • Application Fee \$20 (refundable upon approval) 	

How We Will Calculate Your Balance. We use a method called “average daily balance” (including new purchases).

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

This Agreement covers your credit card account TruPartner Credit Union (“We” or “Us”). The person (“Account Holder” or “You”) whose name is embossed on the face of the Visa Card credit card (“Card”) provided to Account Holder and issued by us and each Account Holder, by signing or using the Card, agrees with issuer to the following terms:

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. If you have a joint account, each Account Holder has the right to use the account up to the extended Credit Limit as described below. Each Account Holder is bound by these terms, and each, individually, will be liable for all charges, even if only one of you uses the account. 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. We will charge monthly an Overlimit fee if your balance is more than 5% over your established Credit Limit. If we provide you with credit that exceeds your Credit Limit, you will pay in full the balance over the Credit Limit as stated on your billing statement.
3. **Finance Charges** – Your account will be subject to a Finance Charge during any statement period 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 or Grace Period. The Finance charge consists of interest for Cash Advances and Purchases 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 “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 of the advance until payment is received.
4. **Monthly Payment** – Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement. You may pay more frequently, pay more than the minimum payment or pay the total new balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your account has a balance (other than a credit balance). If you have an outstanding balance 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 transaction, 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 \$25.00. In addition, if you have exceeded your Credit Limit, your Minimum Payment will include the full amount by which your New Balance exceeds your Credit Limit, plus the Overlimit Fee. We will have sole discretion in how payments are applied to your account. We may accept checks marked “Payment in Full” or with words of similar effect without losing any of our rights to collect the full balance of your account. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.
5. **Fees** – There are no annual or membership fees for unsecured cards. A \$20.00 fee will be assessed for each returned item received on your account. An overlimit fee of \$20.00 will be charged for exceeding your credit limit and a \$20.00 late fee assessed for each billing cycle in which we receive less than the minimum payment due. You will be charged an annual fee of \$25.00 for secured cards on the first statement you receive after your account is opened. The fee will be charged each year until your account is closed and paid in full.
6. **Security Interest** You agree, as a condition of this Account, to grant us a security interest in all of your rights, title and interest in any and all amounts you have on deposit in accounts with us or shares on deposit with us or any dividends due you from us, unless prohibited by applicable law. If you have other loans or credit extensions from us, or take out other loans or credit extensions with us in the future, collateral securing those loans or credit extensions will also secure your obligations under this Agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this Agreement even if we have or later acquire a security interest in the household goods or a mortgage on the dwelling. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you are giving. All Cards we issue are secured by a security interest in your depository accounts at TruPartner Credit Union, 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 TruPartner Credit Union unless there is a Default under the terms of the Card, which you fail to cure during any applicable period.
7. **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 collateral 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, but we may require more.
8. **Default** – You will be in Default on your account if you fail to make the Minimum payment on time, do not follow the terms of this Agreement in any way, have made any false or misleading statement on the application for your account, or if the value of the security on a fully secured card is less than the total of all amounts owed to us on your account. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. When you are in default the Credit Union has the right to demand immediate payment of your full account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges at the periodic rate charged before default until what you owe has been paid, and any collateral given as security for your account may be applied towards what you owe.

9. **Termination** - 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 or cancel your account at any time, or reduce the amount of your credit line, without notice to you, except in those situations where notice is required by law. If we cancel your account, you agree to destroy all Cards issued on your account by cutting them in half and returning them to us. You will continue to be responsible for full payment of the balance of your account and all charges to your account, including those not yet received by us, as well as subsequent Finance charges and other charges.
10. **Credit Review** - You authorize the Credit Union to investigate your credit standing when opening or reviewing your account. - You agree that we have the right to ask you for additional information, request credit bureau reports and/or otherwise verify your current credit standing or employment.
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. A 1% Conversion Fee may be assessed for all foreign currency transactions.
12. **Using the Card** - You can use your account to purchase goods and services wherever Visa credit cards are accepted. You can get a Cash Advance from your account by presenting your Card at a financial institution that accepts Visa. You can also use your Card to obtain up to \$300.00 per day in cash from any authorized Automated Teller Machine ("ATM"). You may not obtain a Cash Advance if your account is delinquent, closed or the amount of the advance would cause your balance to go over your credit limit. 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 to your monthly statement. We will not have any responsibility to you if anyone refuses to honor a Card issued on your account. Any refund, adjustment or credit allowed by a Seller shall not be by cash but rather by a credit advice to use, which shall be shown as a credit on your account statement.
13. **Additional Benefits/Card Enhancements** - The credit union may from time to time and on different card products offer additional services to your account such as rewards and travel accident insurance at no additional cost to you. You understand that the credit union is not obligated to offer such services and may withdraw or change them at any time.
14. **Changes to this Agreement** - You agree that, except to the extent prohibited by applicable law, we may change at any time any of the terms of this Agreement including, but not limited to, annual percentage rates, fees, and whether the annual percentage rates are non-variable or variable. We will notify you of any Change if required by applicable law. In addition, if required by applicable law, the notice will tell you of any right you may have, and any steps you must take, to reject the Changes. Any required notice will be sent to you at your address shown on our records. If you properly notify us that you reject the Changes, your Account will be closed, you will be obligated to pay your outstanding balance under the terms of the Agreement and any Changes that, under applicable law, you were permitted to reject will not take effect on your Account. If your Account is closed, if we ask, you agree to return all Cards and Checks. If you do not properly notify us that you reject the Changes by the date stated in the notice, you will be deemed to have accepted all Changes in the notice and to have accepted and confirmed all terms of your Agreement.
15. **Unauthorized Use** - You agree to notify us immediately if your Card is ever lost or stolen or if an authorized use may have occurred. You will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft, or possible unauthorized use by calling the telephone number on the back of your Card or Statement, or in writing to the address on your Statement.
16. **Credit Information** - You agree that we may release information to others, such as credit bureaus, regarding the status and history of your account. However, we are not obligated to release such information to anyone unless we are required by law to do so.
17. **Laws Governing This Agreement** - To the extent not expressly prohibited by applicable law, this agreement and your account, as well as our rights and duties and your rights and duties regarding this agreement and your account, will be governed by and interpreted in accordance with the laws of the state of Ohio, to the extent that Ohio law is not inconsistent with controlling federal law.

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address listed below.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

- Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.
- After we finish our investigation, one of two things will happen:
 - *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
 - *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at the address listed below.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



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