

# visa® credit card & federal truth-in-lending disclosure



## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90% - 17.90%</b> APR is based on an evaluation of your creditworthiness and is fixed for the renewal period, which is 2 years.
<b>APR for Balance Transfers</b>	<b>9.90% - 17.90%</b> APR is based on an evaluation of your creditworthiness and is fixed for the renewal period, which is 2 years.
<b>APR for Cash Advances</b>	<b>9.90% - 17.90%</b> APR is based on an evaluation of your creditworthiness and is fixed for the renewal period, which is 2 years.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	My due date is at least 28 days after the close of each billing cycle. You will not charge me any interest on purchases if I pay my entire balance by the due date each month. You will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

## FEES

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	<b>Up to \$25</b>
• Over-the-Credit-Limit	<b>None</b>
• Returned Payment	<b>Up to \$25</b>

**How Is My Credit Limit Determined:** An evaluation of my creditworthiness.

**How You Will Calculate My Balance:** You will use a method called “average daily balance (including current transactions).”

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

## VISA® CARD AGREEMENT AND DISCLOSURE STATEMENT

In this Agreement and Disclosure Statement, the words "I", "me", "my" and "mine" mean each and all of those who apply for and/or use any of UME Federal Credit Union Visa Cards and/or Visa Accounts. "Credit Union," "you", "your", and "yours" mean UME Federal Credit Union. "Card" means the Visa Card issued to me and any duplicates and/or renewals you may issue. "Account" means my Visa Card Account with you.

By requesting and receiving, signing, using or permitting other(s) to use the Card and/or Account issued to me by you, I agree to be bound by the terms and conditions as set forth herein and any amendments thereto.

### AUTHORIZATION AND PAYMENT:

I authorize you to pay and charge my Account for all Purchases, Cash Advances and Balance Transfers made or obtained by me or anyone I authorize to use my Card or Account. I will be obligated to pay all such Purchases, Cash Advances and Balance Transfers charged to my Account whether resulting from: (1) actual use of my Card or Convenience Checks; (2) mail order or telephone, computer or other electronic Purchases made without presenting the Card; (3) overdrafts from my Checking account(s) with you cleared by an advance from this Account; or (4) any other circumstance where I authorize a charge, or authorize someone else to make a charge, to my Account (collectively, "authorized charges"). I promise to pay you or to your order in U.S. Dollars with an instrument drawn on a financial institution in the United States at your office or at the address set forth on my periodic statement, all authorized charges on the terms and at the rates set forth herein, plus any INTEREST CHARGES and other FINANCE CHARGES assessed on my Account and any other charges and fees which I may owe you under the terms of this Agreement and Disclosure Statement. Payments will continue until I have paid in full the Account Balance, INTEREST CHARGES and other FINANCE CHARGES, and all collection-related charges, and any other fees and charges.

### CHANGE OF TERMS:

I understand and agree that you may amend, modify, add to, or delete from this Agreement and Disclosure Statement any of its terms and conditions, including financial terms such as the method of application and the amount of any INTEREST CHARGE, Transaction Fee, or other FINANCE CHARGE, ANNUAL PERCENTAGE RATE, Monthly Periodic Rate, and/or fee in accordance with applicable laws. If required by applicable law, you will mail a notice of the change to me at my last known address. I also understand that in the event of a significant change, as defined under the Federal Truth in Lending Act, any such notice will be mailed at least forty-five (45) days prior to the effective date of the significant change as required by applicable law. If you are required by applicable law to provide me a right to reject significant changes to this Agreement and Disclosure Statement prior to the effective date of such changes, you will provide me with an explanation of how to reject the significant changes, unless I fail to make a required minimum payment within sixty (60) days after its due date. You may change the terms of this Agreement and Disclosure Statement based on information in my credit report, market conditions, business strategy or for any other reason. Notice of a change in terms is required, but may be sent as late as the effective date of the change where the change has been agreed to in writing, by me.

### INTEREST RATES AND INTEREST CHARGES:

I understand that a portion of my FINANCE CHARGES incurred during a billing cycle will include my INTEREST CHARGES incurred during that billing cycle. The INTEREST CHARGE for a billing cycle will be calculated by applying my Monthly Periodic Rate to my Average Daily Balance. I understand and agree that under the "Change of Terms" section above, you have the right in your sole and absolute discretion to change the amount of any ANNUAL PERCENTAGE RATE, Monthly Periodic Rate and/or INTEREST CHARGE that may apply to my Account. The Monthly Periodic Rate is determined by dividing the ANNUAL PERCENTAGE RATE by 12.

### CREDIT INFORMATION:

I authorize you to investigate my credit standing when opening, renewing or reviewing the Account. To the extent authorized by law, I authorize you to disclose information regarding the Account to credit bureaus and other creditors who inquire of you about my credit standing.

HOW TO COMPUTE THE PURCHASE BALANCE, BALANCE TRANSFER BALANCE, AND CASH ADVANCE BALANCE, UPON

WHICH PERIODIC INTEREST CHARGES ARE ASSESSED.

THE INTEREST CHARGE calculation method applicable to my Account for Cash Advances, Balance Transfers, and Credit Purchases of goods and services that I obtain through the use of my Card will be specified on my periodic statement and is explained below:

### CASH ADVANCES:

Average Daily Balance (including current Cash Advance transactions). A portion of the Periodic INTEREST CHARGES for a billing cycle are computed by applying the Monthly Periodic Rate shown on my periodic statement to the average daily balance of Cash Advances (including current Cash Advances). To get the average daily balance of Cash Advance transactions, you take the beginning balance of Cash Advance transactions on my Account each day, add any new Cash Advances, and subtract any payments or credits, and unpaid INTEREST CHARGES and other FINANCE CHARGES. This gives you the daily balance of Cash Advance transactions. Then, you add up all the daily balances of Cash Advance transactions for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the average daily balance of Cash Advance transactions. There is no grace period in order to avoid the imposition of INTEREST CHARGES on Cash Advances.

### BALANCE TRANSFERS:

Average Daily Balance (including current Balance Transfer transactions). A portion of the periodic INTEREST CHARGES for a billing cycle are computed by applying the Monthly Periodic Rate shown on my periodic statement to the average daily balance of Balance Transfers (including current Balance Transfers). To get the average daily balance of Balance Transfer transactions you take the beginning balance of Balance Transfer transactions on my Account each day, add any new Balance Transfer transactions, and subtract any payments or credits, and unpaid INTEREST CHARGES and other FINANCE CHARGES. This gives you the daily balance of Balance Transfer transactions. Then, you add up all the daily balances of Balance Transfer transactions for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the average daily balance of Balance Transfer transactions. There is no grace period in order to avoid the imposition of INTEREST CHARGES on Balance Transfers.

### PURCHASES:

Average Daily Balance (including current Purchase Transactions). You figure a portion of the INTEREST CHARGE on my Account by applying the Purchase Monthly Periodic Rate to the Average Daily Balance of Credit Purchases (including current Purchase transactions). To get the Average Daily Balance of Purchase transactions you take the beginning balance of Purchase transactions on my Account each day, add any new Purchases, and subtract any payments or credits, and unpaid INTEREST CHARGES and other FINANCE CHARGES. This gives you the daily balance of Purchase transactions. Then, you add up all the daily balances of Purchase transactions for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the Average Daily Balance of Purchase transactions.

I have at least a 28 day grace period from the close of each billing cycle to pay the New Balance without incurring additional INTEREST CHARGES provided that either: (1) you received payment in full of the ending balance for the previous billing cycle by the Payment Due Date disclosed in the previous billing cycle's periodic statement; or (2) the previous billing cycle's ending balance was \$0. If I have a grace period to pay the New Balance for any billing cycle, and do not pay the New Balance in full during this grace period, INTEREST CHARGES will be assessed on any portion of the New Balance not paid during the grace period using the Average Daily Balance method as explained above.

The Payment Due Date disclosed on each periodic statement provided to me is the last day of my grace period for that statement's billing cycle. This determines my total INTEREST CHARGE for the billing cycle. Actual INTEREST CHARGES will be shown on my periodic statement.

### MINIMUM PAYMENT:

Every month, I must pay at least the Minimum Payment Due by the Payment Due Date shown on my periodic statement. By separate agreement, I may authorize you to transfer the minimum payment due automatically from my Credit Union share or share draft account. I may, of course, pay more frequently, pay more or pay the New Balance in full, and

I will reduce my periodic INTEREST CHARGE by doing so. The Minimum Payment due will be either: (a) 3% of my Account Balance, or \$25.00, whichever is greater; or (b) my Account Balance, if it is less than \$25.00. In addition, I must pay any amount on my periodic statement listed as past due and any late charge. Lastly, at any time my New Balance exceeds my Credit Limit, I must pay the excess.

I understand and agree that any payment made by me will be applied in the following order: (a) unpaid fees and charges, if any; (b) unpaid periodic INTEREST CHARGES due on Balance Transfers, Cash Advances, and Purchases; (c) other fees and charges; (d) outstanding principal balances of Cash Advances, Balance Transfers, and Purchases previously billed; and (e) current Cash Advances, Balance Transfers, and Purchases. If two or more transactions are posted on the same day, my payment will be applied first to the smallest of them. Any payment I make in excess of the Minimum Monthly Payment will be applied to my balances subject to the highest ANNUAL PERCENTAGE RATE first, then to balances subject to lower ANNUAL PERCENTAGE RATES, in descending order of ANNUAL PERCENTAGE RATES until all balances subject to an ANNUAL PERCENTAGE RATE are paid in full. Thereafter, you will apply all payments in excess of the Minimum Monthly Payment, if applicable, in the same order as you apply the Minimum Monthly Payment.

**CREDIT LIMIT:**

The Credit Union will establish a Credit Limit for me which is disclosed to me separately. I agree not to let the unpaid balance exceed this Credit Limit. I agree to advise you of any change in my financial condition which may affect my creditworthiness. I agree that I shall update the credit information that I have provided you, from time to time, on your demand. You may increase or decrease my Credit Limit at any time and you may notify me of such increase or decrease by mail or through a statement sent to the primary Accountholder's address of record, in accordance with applicable legal requirements. If I object to any Credit Limit increase, I must notify you immediately. I, or my joint applicant for the Account, may request a change to the Credit Limit orally, in writing, or electronically, but any such request must be approved by you. If my Credit Limit is increased, I am immediately responsible for the new Credit Limit and any increase in the Account Balance even when it differs from an amount previously agreed to orally or in writing.

**LATE CHARGE:**

If you have not received my minimum payment due within twenty-eight (28) days of the billing cycle closing date, I agree to pay a late charge of \$25.00. However, if my Minimum Monthly Payment due is less than \$25, my late charge for that Minimum Monthly Payment will be the amount of such Minimum Monthly Payment.

**RETURNED PAYMENT FEE:**

If a payment that was applied to my Account is returned to you unpaid for any reason, I will be charged a \$25 Returned Payment Fee. This fee will also apply to any payments made by automatic transfer that cannot be posted due to insufficient funds in my regular share or checking account.

**REPLACEMENT CARD FEE:**

I may be charged \$5.00 replacement Card fee. The replacement Card fee will not apply in circumstances where I report my card stolen or in such instances that I may become the victim of identity theft and my Card is cancelled and a new Card is issued.

**DOCUMENT FEE:**

If a copy of any periodic statement, sales draft or similar document is provided by you at my request, (other than in connection with a billing error inquiry), a statement or document fee in the amount of \$1.00 for each page, and \$2.00 for each sales draft or any other document, may be imposed by you on the Account.

**CREDIT LIFE AND/OR DISABILITY INSURANCE:**

If credit insurance is offered on the Account and I request it, the premium will be calculated monthly by multiplying the premium rate by the outstanding balance on the Account. You will add the premium amount to the Account balance on the Billing Cycle Closing date. The purchase of this insurance is entirely voluntary and is not required for credit approval. I acknowledge receiving a copy of the credit insurance documents which contains current rates and other information. I understand and agree that if I have requested this insurance coverage, I will be obligated to pay the premium(s) indicated on the election form which have been included as part of my payment. If I decide to cancel such insurance, I must do so in

writing and I agree to pay all premiums up to the date you act on my request to cancel. I further understand that my payment will not decrease if I cancel my credit insurance. The payment will be applied to my remaining principal.

**PURCHASES AND ADVANCES:**

I may make purchases and request advances in accordance with then current loan policies up to my credit limit. I understand and agree that all purchases and other transactions requested by me or anyone I have permitted to use the Card(s) and/or Account are subject to your approval.

**USING THE CARD:**

To make a purchase or obtain an advance, there are two alternative procedures to be followed. One is for me to present the Card or Card number to a participating Visa plan merchant, to you or to another financial institution, and sign or authorize a sales or cash advance draft. The other is to complete the transaction by using my Personal Identification Number (PIN) in conjunction with the Card in an Automated Teller Machine or other type of electronic terminal that provides access to the VISA system.

My Card and/or Account may not be used directly or indirectly for: (1) any illegal activity or transaction; or (2) any gambling, gaming, betting or similar activity or transaction. Further, I may not utilize my Card and/or Account for the purchase of any goods or services on the Internet that involve gambling, gaming, betting or any similar transaction or activity. Such transactions include, but may not be limited to, any quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips/checks or off-track betting or wagering. However, in the event that a charge or transaction described in this paragraph is approved and processed, I will still be responsible for such charges.

**AUTOMATIC OVERDRAFT AUTHORIZATION:**

You may, but shall not be required to, clear any overdraft(s) on my Checking Account with you by an advance from this Account in such increments as you may from time to time determine, subject to the terms of this Agreement. If I am not eligible to receive advances from you under this Agreement, my checks may be returned and my checking account closed.

**ELECTRONIC FUND TRANSFER:**

In the event a use of the Card or the Account number of the Card constitutes an Electronic Fund Transfer, the terms and conditions of my Electronic Fund Transfer Agreement and Disclosure with you shall govern such transactions to the extent the Electronic Fund Transfer Agreement and Disclosure expands or amends this Agreement and Disclosure Statement.

**PREPAYMENT OR IRREGULAR PAYMENTS:**

Though I need pay only the Minimum Payment due, I understand that I have the right to repay my Account Balance at any time without prepayment penalty. I also understand and agree that I will be charged INTEREST CHARGES only to the date I repay my entire Account Balance. I may make larger payment without penalty and this may reduce the total amount of INTEREST CHARGES that I will repay. If I pay more than the Minimum Payment Due in any month and there is still a balance due, I must continue to make Minimum Payments in future months. Any partial payment of my balance will not advance my next payment due date(s). I understand and agree that any payment that (a) delays or (b) accelerates the repayment of my Account Balance will (a) increase or (b) decrease my monthly periodic INTEREST CHARGE.

**PAYMENTS BY AUTOMATIC TRANSFER:**

If I request payment by automatic transfer, I understand and agree that no payment can or will be made if there are insufficient or uncollected funds in the designated sub-account to make the scheduled Account payment. Should this event occur, I understand and agree that I will not be released from making the payment. Any automatic transfer I have requested will remain in effect until I cancel in writing or the Account is paid in full. You may cancel this service at your discretion.

**DEFAULT:**

I will be in default if: 1) I do not pay on time or in the proper amount(s); 2) I fail to live up to any of the terms of this Agreement and Disclosure Statement; 3) my creditworthiness is impaired; or 4) I die, become insolvent or am the subject of bankruptcy or receivership proceedings. In the event of any action by you to enforce this Agreement and Disclosure

Statement, I agree to pay the costs thereof, reasonable attorneys' fees, and other expenses. I understand and agree that INTEREST CHARGES at the ANNUAL PERCENTAGE RATE as permitted under this Agreement and Disclosure Statement will continue to accrue until I repay my entire Account Balance.

**ACCELERATION AND COLLECTION COSTS:**

Upon my default, I understand and agree that you have the right to temporarily or permanently suspend any and all Account and Card privileges and/or you may demand immediate payment of the Account Balance, INTEREST CHARGES and other FINANCE CHARGES, late charges, your collection costs, reasonable attorney's fees, and court costs (collectively, "collection-related charge").

I understand and agree that I will be subject to INTEREST CHARGES (at the applicable monthly periodic rate) and other FINANCE CHARGES, late charges, and collection-related charges under the terms disclosed in this Agreement and Disclosure Statement, until I repay my Account Balance.

**RESPONSIBILITY:**

I agree to repay you according to the terms of this Agreement and Disclosure Statement for all purchases, advances, INTEREST CHARGES and other FINANCE CHARGES, and late charges, if any, arising from the use of the Account by me or any other person I permit to use the Account, even if that person exceeds my permission.

I cannot disclaim responsibility by notifying you, although you will close the Account if I so request and I will return all Cards to you. My obligation to pay the Account balance continues even though an agreement, divorce decree or other court judgment to which you are not a party may direct me or one of the other persons responsible to pay the Account. Any person using the Account and/or Card is jointly and severally responsible with me for charges he or she makes, but if that person signs the Card he or she becomes a party to this Agreement and also is responsible for all charges on the Account, including mine. The Cards remain your property and I must recover and surrender to you all Cards upon your request and/or upon termination of this Account.

**UNAUTHORIZED USE:**

If I notice the loss or theft of my Card or a possible unauthorized use of my Card, I should contact you immediately one of the following ways:

in person: 3000 W. Magnolia Blvd. Burbank, CA 91505

in writing: P.O. Box 7767 Burbank, CA 91510-7767

by phone: 818) 238.2900

by email: creditcardhelp@umecreditunion.com

I will not be liable for any unauthorized use that occurs after I notify you. I may, however, be liable for unauthorized use that occurs before my notice to you. In any case, my liability will not exceed \$50.

My liability may be lower in cases of Visa Credit Card fraud in accordance with current Visa U.S.A. Inc. Operating Regulations.

**TERMINATION:**

You may terminate this Agreement and Disclosure Statement upon my default. Either you or I may terminate this Agreement and Disclosure Statement for other good cause. In no event shall any termination relieve me of my obligation to repay sums already borrowed, INTEREST CHARGES and other FINANCE CHARGES, and late charges, if any. I agree to return all the Cards issued to me or any party designated by me.

**LIEN ON SHARES:**

If I have agreed voluntarily to a lien on shares in my Visa Application, I understand and agree that if I am in default on the Account, you may apply all shares (except deposits established under a governmental-approved tax deferral plan, such as an IRA or Keogh accounts) then on deposit and any dividends due or to become due in any account on which I am an owner) then on deposit needed by you to repay my loan in part or in full.

**TRANSACTION SLIPS:**

My periodic statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, Cash Advance, credit or other slips cannot be returned with the periodic statement. I will retain the copy of such slips furnished at the time of the transaction in order to verify my periodic statement. You may make a reasonable charge for any photocopies or slips I request.

**PLAN MERCHANT DISPUTES:**

You are not responsible for the refusal of any plan merchant or financial institution to honor the Account and/or Card. You are subject to claims and defenses (other than tort claims) arising out of goods or services I purchase with the Card only if I have made a good faith attempt but have been unable to obtain satisfaction from the plan merchant, and (a) my purchase was made in response to an advertisement you sent or participated in sending me, or (b) my purchase cost more than \$50.00 and was made from a plan merchant in my state or within 100 miles of my current mailing address. Any other dispute I must resolve directly with the plan merchant.

**RETURNS AND ADJUSTMENTS:**

Merchants and others who honor the Account and/or Card may give credit for returns or adjustments, and they will do so by sending you a credit slip which you will post to the Account. If my credits and payments exceed what I owe you, you will hold and apply this credit balance against future purchases and cash advances, or if it is \$1.00 or more, refund it on my written request or after six (6) months, deposit it to my membership shares.

**SURRENDER OF CARD(S):**

The Card(s) remains your property and, if you request, I must surrender to you all Card(s) you have issued on the Account.

**LOST OR STOLEN CARD, NOTIFICATION AND LIABILITY:**

I will notify you AT ONCE if I believe that the Card, Account number, PIN or any combination of the three has been lost or stolen by immediately calling you at (818) 238-2900 or after hours at (800) 682-6075. Telephoning is the best way of keeping my possible losses down. I understand that my total liability to you shall not exceed \$50.00 for any Account and/or Card transactions resulting from the loss, theft or other unauthorized use of the Account and/or Card that occurs prior to the time I give notice to you. Such liability does not apply when the Account and/or Card is used to make an electronic transfer.

**PAYMENTS MARKED "PAID IN FULL":**

You may accept checks, money orders, or other types of payment marked "payment in full" or using other language to indicate full satisfaction of any indebtedness, without being bound by such language or waiving any rights under this Agreement and Disclosure Statement. Full satisfaction of indebtedness shall be accepted by you only in a written agreement, signed by an authorized representative.

**DELAY IN ENFORCEMENT:**

You can delay enforcing any of your rights under this Agreement and Disclosure Statement without losing them.

**GOVERNING LAW:**

I understand and agree that this Agreement and Disclosure Statement is made in California and shall be governed by the laws of the State of California to the extent that California law is not inconsistent with controlling federal law. I also understand and agree that California's choice of law rules shall not be applied if they would result in the application of non-California law.

**INTEGRATED DOCUMENT(S):**

Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-in-Lending Act" or letter which is delivered together with this form is an integrated part of the Agreement and Disclosure Statement.

**MEMBERSHIP REQUIREMENT:**

I understand and agree that I must be and remain a member in good standing with you to be eligible for continuing Account and/or Card privileges including future purchases and advances. I understand and agree that you may suspend the Account and/or Card privileges during any period in which I do not maintain my membership with you.

**CHANGE OF NAME, ADDRESS, EMPLOYMENT STATUS:** I understand and agree that I must report to you any change in my name, address or employment status.

**ACCURACY OF INFORMATION:**

The information provided in my request for credit (Application) is accurate and I will notify you in writing immediately if there is a change in my financial condition. You may retain the Application. I understand that it is a violation of Section 1014, Title 18, US Code to make false statements or

over value security for the purpose of influencing the action of any federally insured credit union. You may gather credit and/or employment information you deem necessary and appropriate from time to time and you may give information concerning your credit experience with me to others.

**COPY RECEIVED:**

I acknowledge receipt of a copy of this Agreement and Disclosure Statement and enclosed letter and agree to accept their terms.

**NOTICE:** See the statement below for important information regarding my right to dispute billing errors.

**ADDITIONAL TERMS APPLICABLE TO VISA CHECKS:**

**CHECK USES:**

I can use the Visa Checks ("Checks" or "Check") to purchase goods and services or to obtain cash up to the amount of my credit limit. Use of the Checks is a Cash Advance on my Visa Account.

**LIMITATIONS:**

You are not required to honor a Check that will cause me to exceed my Credit Limit. You will not pay a Check if at the time the check is presented, I am in default or you have suspended, terminated or canceled the Account. Each Check must be in the form you have issued to me. Checks may be used only by the person(s) whose name(s) is/are printed on the check. I am responsible for all authorized use of the Checks. I may not use the Checks to pay any amount which I owe you pursuant to this Agreement and Disclosure Statement.

**PERIODIC STATEMENTS:**

My periodic statement will show me an itemization of the Checks posted to the Account during the billing cycle. Checks paid by you will not be returned to me with my periodic statement.

**RETURNED CHECK FEE:**

You will charge a fee of \$25.00 per returned Check which will be billed to the Account, if my Check cannot be paid.

**STOP PAYMENT:**

Provided such request is timely, so that you shall have a reasonable opportunity to act upon it under your rules, I may order stop payment on a Check drawn on the Account, other than one that has been guaranteed. In the event of an oral stop payment order, the order shall be valid for only fourteen (14) days thereafter unless confirmed in writing. Written stop payment order will remain in effect only twelve (12) months unless renewed in writing. I have the burden of establishing the fact and amount of loss resulting from payment contrary to a binding stop payment order. When I place a stop payment on my Check(s), you will bill my Account a fee of \$25.00 per Check.

**SURRENDER OF VISA CHECKS:**

The Checks are your property. You reserve the right to revoke them at any time. I agree to return them at your request.

**MY BILLING RIGHTS:** Keep this Notice for future use.

This notice tells me about my rights and your responsibilities under the Fair Credit Billing Act.

**What To Do If I Find a Mistake on My Statement**

If I think there is an error on my statement, I must write to you at:

UMe Credit Union  
P.O. Box 7767 Burbank, CA 91510-7767

I may also contact you via email at:

creditcardhelp@umecreditunion.com

In my letter, I must give you the following information:

- Account information: My name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If I think there is an error on my bill, I must describe what I believe is wrong and why I believe it is a mistake.

I must contact you:

- Within 60 days after the error appeared on my statement.

- At least 3 business days before an automatic payment is scheduled, if I want to stop payment on the amount I think is wrong.

I must notify you of any potential errors in writing, or electronically. I may call you, but if I do you are not required to investigate any potential errors and I may have to pay the amount in question.

**What Will Happen After You Receive My Letter**

When you receive my letter, you must do two things:

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

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

- You cannot try to collect the amount in question, or report me as delinquent on that amount.
- The charge in question may remain on my statement, and you may continue to charge me interest on that amount.
- While I do not have to pay the amount in question, I am responsible for the remainder of my balance.
- You can apply any unpaid amount against my credit limit.

After you finish your investigation, one of two things will happen:

- If you made a mistake: I 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: I will have to pay the amount in question, along with applicable interest and fees. You will send me a statement of the amount I owe and the date the payment is due. You may then report me as delinquent if I do not pay the amount you think I owe.

If I receive your explanation but still believe my bill is wrong, I must write to you within 10 days telling you that I still refuse to pay. If I do so, you cannot report me as delinquent without also reporting that I am questioning my bill. You must tell me the name of anyone to whom you reported me as delinquent, and you must let those organizations know when the matter has been settled between us.

If you do not follow all of the rules above, I do not have to pay the first \$50 of the amount I question even if my bill is correct.

**My Rights If I Am Dissatisfied With My Credit Card Purchases**

If I am dissatisfied with the goods or services that I have purchased with my credit card, and I have tried in good faith to correct the problem with the merchant, I 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:

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

If all of the criteria above are met and I am still dissatisfied with the purchase, I must contact you in writing or electronically at:

UMe Credit Union  
P.O. Box 7767 Burbank, CA 91510-7767

creditcardhelp@umecreditunion.com

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