



1215 York Road
Lutherville, MD 21093-6262
(410) 321-6060

**OPEN-END CREDIT PLAN,
DISCLOSURES, CREDIT AGREEMENT,
AND SECURITY AGREEMENT**

ACCOUNT NUMBER	~
DATE OF BIRTH	~

BORROWER'S NAME AND ADDRESS	~
CO-BORROWER'S NAME AND ADDRESS	~
CO-BORROWER'S NAME AND ADDRESS	~
CO-BORROWER'S NAME AND ADDRESS	~

AN OPEN-END CREDIT PLAN FROM YOUR CREDIT UNION

This Open-end Credit Plan is a quick and convenient way for you to obtain a loan when you need it. This is an open-end, multi-featured credit plan. We anticipate that you will borrow money (called "advances") from time to time under the Plan. Several types of credit, called "subaccounts", are available under the Plan. Finance charges will accrue for any outstanding balance on the plan. We may, but do not have to, set credit limits on certain subaccounts or on the entire plan as a whole. The amount of credit available against any credit limit may vary in accordance with the payments you make against your outstanding balance. **When you sign this Open-end Credit Plan, you agree to the terms and conditions of the Open-end Plan, Credit Agreement, Security Agreement, Rates and Fees Addendum, Advance Receipt, and any similar document in connection with your Plan. Future advances will be governed by these terms even without your future signature. However, we may require you to sign further documentation in order to protect the Credit Union's security interests or for other appropriate purposes.** Advances may be applied for by telephone, email, internet, fax, mail or in person.

MEMBER'S DISCLOSURE STATEMENT

HOW TO COMPUTE THE FINANCE CHARGE FOR VISA: We will add a **FINANCE CHARGE** to your account for all cash advances and loan advances made by you. We will add a **FINANCE CHARGE** to your account for purchases made with your VISA card, unless your total outstanding balance is paid in full on or before the payment due date. The **FINANCE CHARGE** is determined as follows: The **FINANCE CHARGE** on purchases is determined by applying the periodic rate shown below to the average daily balance of purchases, which is the sum of outstanding balances in your account, as determined by including additional purchases and deducting payments and credits, divided by the number of days in the billing cycle. The **FINANCE CHARGE** on cash advances is determined by applying the periodic rate shown below to the average daily balance of cash advances, which is the sum of the outstanding balances in your account on each day of the billing cycle, as determined by including additional cash advances and deducting payments and credits, divided by the number of days in the billing cycle. We will apply your payment in the following order: first to **FINANCE CHARGES** on purchases, then to **FINANCE CHARGES** on cash advances, then to any fees you owe, then to the unpaid principal balance of purchases, then to the unpaid principal balance of cash advances. If two or more transactions are posted the same day, your payment will be applied to the smallest first. The unpaid balance is your previous balance, reduced by payments you make and credits we apply and increased by cash advances, loan advances, and purchases you make during the statement period. Cash advances and loan advances made by you through overdraft and withdrawals bear interest from the date they are posted to your line of credit. Purchases are added to your principal balance as of the date of posting to your line of credit. Your line of credit will be subject to a **FINANCE CHARGE** (interest) at the periodic rate stated below depending on the type of line of credit you have with us. It is specifically understood and agreed that if we have offered you a special loan rate based upon repayment of the loan through payroll deduction from your wages and earnings, if for any reason the payroll deduction ceases to remain in effect, First Financial Federal Credit Union may, at its option, increase your interest rate by one-half (1/2) of one (1) percent, which increase shall remain in effect until any amount owed under this Agreement is paid in full. We have the right to change the terms of this Agreement with 15 days advance notice as required by law.

For all other subaccounts: The Finance Charge is the total cost to you of obtaining credit through this credit plan. The Finance Charge begins to accrue on the date of each advance and accrues for each day the balance remains unpaid. The unpaid balance for each day is multiplied by the daily periodic rate to determine the Finance Charge for that day. The sum of these daily charges is the Finance Charge you will pay. The unpaid principal balance is that balance which is in your account at the close of business after all transactions, including payments and new borrowings, have been entered.

Security Interest: Collateral is required for all advances. The credit union will take a security interest in all your shares and deposits in the credit union, including future additions, as security for advances under this plan. Additionally, the credit union will take a security interest in the property purchased with the advance or in property identified in the Advance/Revolving Request form or other security agreement for each secured advance under this plan. Property given as security for any other loan held by the credit union will also secure all amounts I owe under this plan (see Security Agreement on page 7).

Property Insurance: You are required to carry insurance against loss by fire, theft, or collision and comprehensive coverage on motor vehicles and other property pledged as security on your loan. The insurance may be obtained by any insurance broker of your choice. The insurer waives all rights of subrogation against the consumer. If you do not obtain property insurance, the credit union will provide it for you, at your expense.

Late Charge: If a payment is more than 15 days past the due date, you will be charged a late fee of \$15.00 or 5% of the monthly payment whichever is more.

Credit/Debit Cards: The Credit Union will issue you debit cards, loan drafts, or credit cards (including, but not limited to drafts, cards, plates, coupon books, debit cards or other consumer credit devices) if they are now or in the future made part of your open-end credit plan.

Overdraft Protection: If you request Overdraft Protection tied to your Open-end Plan, any overdrafts on your share draft account will be charged at your option, to one of the following accounts: your personal line of credit, your savings account, or your VISA account and will be subject to the Finance Charge applicable to the account.

Skip Payment: You may, at your option, skip making the minimum periodic payments for 1 emergency skip if you meet certain criteria, or 10 month employees can skip your July and August payments. If you choose this option, we will continue to apply the finance charges disclosed above, but no late payment charges will be imposed for the billing cycle following the month of July and August (for 10 month employees), all credit terms disclosed here (including minimum payment requirements and any applicable late charges) will again apply.

VISA Minimum Payment Schedule:

Balance	Min. Mo. Repayment	Approx. Mos.	Balance	Min. Mo. Repayment	Approx. Mos.
\$ 0.00 - 600.00	\$ 20.00	40	\$ 6001.00 - 8000.00	\$ 200.00	52
601.00 - 1200.00	40.00	40	8001.00 - 10000.00	250.00	52
1201.00 - 2000.00	60.00	46	10001.00 - 20000.00	250.00	93
2001.00 - 4000.00	100.00	52	20001.00 - 30000.00	370.00	114
4001.00 - 6000.00	150.00	52			

CREDIT PLAN RATES & FEES

See separate Open-end Credit Plan Rates & Fees Addendum for Type of Transactions, Credit Plan Rates, and Fees that will apply to your Plan

NOTICE: SEE ATTACHED NOTICE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERROR

STATE LAW NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS: Marital Status: ~ Married ~ Unmarried ~ Legally Separated
If married: the name of my spouse is ~
Spouse's SSN: ~ Spouse's Address (if different)~
Notice: No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened.
MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT: By signing here, I state that the credit granted will be incurred in the interest of the marriage or family of the Borrower(s). X

LOAN APPLICATION SIGNATURES

BY SIGNING BELOW, I AGREE AS FOLLOWS:

Terms and Conditions: I acknowledge that I have read, understand and accept the terms and conditions of the Open-end Credit Plan, Disclosures, Credit Agreement, and Security Agreement. I also understand that I may receive an Advance Receipt, that the Advance Receipt is a part of my credit contract, and I should be bound by the terms of the Advance Receipt. I acknowledge that I have received copies of these documents. If I have elected to apply for voluntary credit insurance, I acknowledge that I have read and understand the terms of the insurance Application and Certificate of Group Insurance; I certify that all information given in connection with the Application is true and complete; and I acknowledge receipt of a copy of the Application and Certificate. I also understand that by signing or endorsing any advance proceeds checks or vouchers, or by otherwise accepting, using or accessing advance proceeds now or in the future, I also agree to the terms of the above documents. I further understand and acknowledge that no additional signatures shall be required for you to enforce the terms of the above agreements, but I may be asked, and shall be required to, provide additional signatures if you deem it necessary. I also agree to provide Credit Union with any and all information necessary for you to perfect your security interest in any collateral pledged in connection with my advances, either now or in the future.

Cross-collateralization: I understand and acknowledge that any and all collateral given in connection with any advances shall secure all amounts I owe the credit union now and in the future. However, non-purchase-money household goods shall not secure any loan or advance, and my principle dwelling will not secure any advance under this Open-end Plan.

On-going credit checks: I understand that you may periodically update my credit information in order to evaluate my on-going credit worthiness, without any additional signatures, for as long as my plan is open and/or an outstanding balance exists. You may use and communicate any information gathered for any lawful purpose in any manner allowed by law.

Credit Insurance: Voluntary Credit Insurance is available to protect your loan. If you are interested in applying for coverage please complete the Insurance Application on page 3.

PLEDGE OF SHARES: I grant and pledge to you a consensual lien on all sums on deposit to secure my obligations to the credit union pursuant to applicable state law. "All sums on deposit" and "shares" for purposes of this pledge means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial accounts(s), whether jointly or individually held, that you have on deposit now or in the future, all of which are deemed "general deposits" for the purpose of this pledge. My pledge does not include any IRA, Keogh, tax escrow, irrevocable trust or fiduciary account in which I do not have vested ownership interest. In addition, I acknowledge and agree to impressment of the Credit Union's statutory lien rights under the Federal Credit Union Act as of the date I opened my credit plan, which gives you the right to apply the sums in my account(s), to satisfy any obligations I owe to the credit union, regardless of contributions at the time of default, and without further notice to me or any owner of the account(s).

SECURITY INTEREST AND LIEN ON ACCOUNT(S). (1) By signing this Open-end Credit Plan, or by accessing, using, or otherwise accepting any funds, accounts or services, I grant the Credit Union a security interest in all goods, property, or other items purchased under this Plan either now or in the future, or in any other collateral given now or at the time of any future advance, or given at any other time in connection with the Open-end Plan, in accordance with my Security Agreement. I also agree to abide by the terms of the Security Agreement and any Advance Receipt or similar document. (2) By signing this Open-end Credit Plan and/or Account Card, or by accessing, using, or otherwise accepting any funds, accounts or services, I grant the credit union, and you impress, a lien on any and all funds in any joint and individual share account(s), regardless of the source of the funds in the account(s) or any owner's contributions, to secure any account owner's joint or individual obligations to us, now or in the future, whether direct, indirect, contingent or secondary. This lien secures all debts you owe us pursuant to any loan or credit agreements; under this Open-end Credit Plan; arising from any insufficient funds item; fees; costs, expenses; or otherwise. I understand and agree that the Credit Union has multiple rights which include a "consensual lien" a "statutory lien" pursuant to 12 USC 1757 and 12 CFR 701.39, applicable state law and your "common law" right to set off, which authorize us to apply the funds in any joint or individual account to any obligations owed to you if I default or fail to pay or satisfy any obligation to you without any legal process, court proceeding or any notice to any owner of the account(s) affected hereunder or otherwise under this Agreement. I specifically agree that you have a right to place an administrative freeze on any of my joint or individual account(s) and that such action shall not violate 11 USC 362 or other applicable law. I agree that my account(s) are not assignable or transferable except to the Credit Union unless specifically authorized in writing by you. Obligations secured by my primary residence, household goods and any funds in an IRA or Keogh account are not included in your lien or this security interest, unless subject to specific pledge or security agreement. The Credit Union will not have any responsibility or liability to me or others relating to the dishonor or other return of any check, draft, ACH transaction or other order occurring as a result of you exercising your lien rights or freezing any accounts in order to protect or preserve such rights. If I have a credit card account under this Plan, this security interest also applies to the credit card account.

Secured Visa Credit Card: If I have a Secured Visa Credit Card under this Plan, it is secured by the funds in my Primary Savings Account, Number ~. I understand and agree that I must maintain in my Account an amount equal to 115% of my credit limit. In addition to all other terms and conditions of the Plan, the Visa Security Agreement, Pledge, and Assignment of Shares and Deposits also applies to my Secured Visa Credit Card.

If I have applied for voluntary credit insurance, I acknowledge receipt of the credit insurance Application and Certificate. If I purchase voluntary credit insurance or other products in connection with this loan, I understand that a portion of the premium or fee I pay will be retained by the credit union (or paid back to the credit union by the service provider) as compensation for making these services available to me.

Negative Information Notice: You may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

BORROWER'S SIGNATURE DATE
CO-BORROWER'S SIGNATURE DATE

CO-BORROWER'S SIGNATURE DATE
CO-BORROWER'S SIGNATURE DATE

CREDIT INSURANCE IS VOLUNTARY AND IS NOT REQUIRED TO OBTAIN YOUR LOAN

YOUR COVERAGE TERMINATES WHEN YOU REACH AGE 70 FOR CREDIT LIFE INSURANCE AND AGE 66 FOR CREDIT DISABILITY INSURANCE.

APPLICATION FOR GROUP CREDIT INSURANCE

Minnesota Life Insurance Company, 400 Robert Street North, St. Paul, MN 55101-2098

CREDIT LIFE INSURANCE		CREDIT DISABILITY INSURANCE		
GROUP POLICY NUMBER 28773-G-500	INSURANCE MAXIMUM \$30,000	GROUP POLICY NUMBER 28774-G-500	MAXIMUM MONTHLY DISABILITY BENEFIT \$750	MAXIMUM LOAN REPAYMENT PERIOD 120 Months
MAXIMUM LOAN REPAYMENT PERIOD 120 Months		MAX. AGGREGATE DISABILITY BENEFIT \$50,000	WAITING PERIOD 14 Days	RETROACTIVE BENEFIT No

I (we) are applying for the credit insurance coverage(s) selected below and agree to pay the required premium. I (we) understand that fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designates. I (we) understand that the purchase of this insurance is **voluntary and not required** in order to obtain credit, and that I (we) may terminate it at any time. I (we) also agree that:

1. If life insurance is selected, I am presently under age 70.
2. If joint life insurance is selected, we are eligible if we are spouses and if the older applicant is presently under age 70. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance.
3. I, the primary applicant, am eligible for disability insurance if I am presently under age 66.
4. A person signing this application as co-applicant is not eligible for disability insurance.

If I (we) am (are) applying for more than \$15,000 of insurance, the following questions must be answered to determine my (our) eligibility for insurance:

- | | | | | | | | | | | |
|---|--------------|--------------|--|------------|------------|--|------------|--|--|--|
| <table border="0"> <tr> <td>APPLICANT</td> <td>CO-APPLICANT</td> <td></td> </tr> <tr> <td>~ YES ~ NO</td> <td>~ YES ~ NO</td> <td></td> </tr> <tr> <td>~ YES ~ NO</td> <td></td> <td></td> </tr> </table> | APPLICANT | CO-APPLICANT | | ~ YES ~ NO | ~ YES ~ NO | | ~ YES ~ NO | | | <ol style="list-style-type: none"> 1. During the last two years, have you been advised of or treated for: cancer, heart attack or coronary artery disease, stroke, cirrhosis, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? 2. (Applicable to Disability Insurance only) Are you presently working outside the home for wages or profit for 30 hours or more per week and have you been so working for 30 days or more immediately prior to this date? |
| APPLICANT | CO-APPLICANT | | | | | | | | | |
| ~ YES ~ NO | ~ YES ~ NO | | | | | | | | | |
| ~ YES ~ NO | | | | | | | | | | |

My (our) answers to the above questions are true to the best of my (our) knowledge and belief.

The effective date of my (our) insurance will be the date of this application, the date the eligible loan is disbursed, or the date the note evidencing the loan is signed, whichever date is later.

COVERAGE REQUESTED (*MONTHLY PREMIUM PER \$1000.00 OF OUTSTANDING LOAN BALANCE.)

<input type="checkbox"/> Yes <input type="checkbox"/> No	Single Life	\$0.38*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Life	\$0.67*	<input type="checkbox"/> Yes <input type="checkbox"/> No	Credit Disability	\$1.07*
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APPLICANT'S SIGNATURE X	DATE
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CO-APPLICANT'S SIGNATURE (Joint Life Only) X	DATE
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MHC-94-4238.19

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IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" WILL MEAN ANY PERSON WHO EXECUTES THE OPEN-END CREDIT PLAN BY SIGNING THIS OPEN-END CREDIT PLAN, OR ANY ADVANCE RECEIPT OR SIMILAR DOCUMENT, OR ANY PERSON WHO ENDORSES A PROCEEDS CHECK OR OTHERWISE ACCEPTS, ACCESSES, OR USES PLAN FUNDS IN ANY WAY. THE WORDS "YOU," "YOUR" AND "YOURS" MEAN THE CREDIT UNION.

CREDIT AGREEMENT

Agreement to Terms: By signing this Open-end Credit Plan, and/or by accepting, using, or accessing any proceeds under this plan, I agree to the terms and conditions of the Open-end Credit Plan, Disclosures, Credit Agreement, and Security Agreement, and any and all Advance Receipts, and any future amendments thereto, and promise to pay you all amounts due.

Advances, Credit Limits, Plan Access, and Periodic Statements: I may apply for advances under this Plan in any manner allowed by the Credit Union, including telephone, e-mail, internet, fax, mail or in person. You reserve the right to refuse to make an advance without affecting the liability of any co-borrower. Advances will at no time exceed any credit limits as set forth in the loan policy of the credit union. If an advance is approved, you may issue a proceeds check or draft to me; or deposit advance proceeds into my share account or share draft account; or issue to me credit cards or ATM/Debit cards in order to directly access my Plan and obtain advances. I will receive a periodic statement describing the activity on my Plan during the applicable billing cycle.

Liability for Unauthorized Use: ATM/Debit Cards: If I use an ATM/Debit card to access my plan, I may be liable for the unauthorized use of the card. I must tell the Credit Union at once if I believe my ATM/Debit card has been lost, stolen, or used without my permission. I may contact the Credit Union at: First Financial Federal Credit Union of Maryland, 1215 York Road, Lutherville, MD 21093-6262 or call (410) 321-6060. I will not be liable for unauthorized use that occurs after I notify the Credit Union of the loss, theft, or possible unauthorized use. If the card is used to obtain advances directly from the Plan, my total liability will not exceed \$50.00. If the authorized withdrawal is from a share draft account, my liability is governed by the Regulation E disclosures I received at the time I received my ATM/Debit card, even if the withdrawal results in an advance being made from my overdraft subaccount under my Open-end Credit Plan.

Visa Credit Cards: I may be liable for unauthorized use of the card. I will not be liable for unauthorized use which occurs after I notify you orally or in writing of the loss, theft or possible unauthorized use of my card at your address, 1215 York Road, Lutherville, MD 21093, or TN (410) 321-6060. In any case, my liability will not exceed \$50.00. If I have notified you of an unauthorized use, you require that within 14 days I provide written confirmation of the date, specifics of the unauthorized use and other information needed by you to identify the transaction or loss and investigate the transaction fully. I also agree to cooperate fully in any investigation and prosecution of parties you identify as responsible for the unauthorized transactions.

I also have certain rights and responsibilities under the Fair Credit Billing Act if I believe my periodic statement is incorrect. See Billing Rights Notice at the end of this Credit Agreement.

Advance Receipts: If I take an advance under this Plan, I will receive an Advance Receipt outlining the transaction and describing any collateral given as security for that advance. The Advance Receipt is part of the credit contract and I must abide by the terms described therein.

Payments: The minimum monthly payment and due date will be set and disclosed to me at the time each advance is made. My minimum payment will be based upon the amount of my outstanding balances immediately after my most recent advance. My minimum payment will not change unless I request additional advances or fail to keep my agreement. I may pay the credit balance in full or in part at any time without penalty. However, minimum periodic payments are required on each loan account as long as any balance exists.

Allocation of Payments and Additional Payments: Payments and credits shall be applied in the following order: any amounts past due; any fees or charges owing, including any fees or premiums for additional products purchased; accrued interest or finance charges; outstanding principal. Payments made in addition to regularly scheduled payments shall be applied in the same order.

Late Charges: If I make a late payment, I agree to pay a late charge if one is disclosed on page 1 of this document.

Credit Insurance: Credit life and/or credit disability insurance is voluntary and not a condition of opening my Plan or obtaining any advance. Borrower will only have this coverage if Borrower applies for the coverage, meets the eligibility requirements, and agrees to pay the premiums. The premium will be charged and collected monthly and will become part of Borrower's minimum monthly payment. Credit insurance will cover all advances under the Plan now and in the future (subject to

any limitations, restrictions or exclusions contained in the Certificate) and premiums will be charged according to the outstanding balance of the Plan. If Borrower fails to pay the insurance premiums, Credit Union may cancel the coverage or, at its option, pay the premiums and add them to Borrower's outstanding plan balance, upon which interest will accrue. Borrower may cancel coverage at any time by informing the Credit Union of the intent to do so. Credit Union retains a portion of the premium (or a portion is paid back to the credit union by the service provider) as compensation for making this service available. See Certificate for specific terms and conditions of the insurance contract.

Default: The following provision applies to borrowers in Idaho, Kansas, and Maine: I will be in default if (1) I do not make a payment of the required amount when due; or (2) you believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

The following provision applies to borrowers in Wisconsin: I will be in default if any of the following occur: (a) I fail to make a payment when due on two (2) occasions within any 12-month period; OR (b) I breach any term or condition of this Open-end Plan, which breach materially impairs my ability to pay amounts when due or materially impairs the condition, value, or protection of your rights to or in any collateral securing this transaction.

The following provision applies to all other borrowers: I shall be considered in default if any of the following occur: (1) If I break any promise made under this Credit Agreement or under the Security Agreement; or (2) if I do not use the money you advanced me for the purpose stated in my application; or (3) if you should, in good faith, believe that prospect of payment, performance or realization of the collateral, if any, is impaired; or (4) if I die; or (5) if I file a petition in bankruptcy, insolvency, or receivership or am put involuntarily into such proceedings; or (6) if the collateral, if any, given as security for this account is lost, damaged or destroyed, or if it is levied against, attached or garnished; or (7) if I do not pay on time any of my current or future debts to you; or (8) if anyone is in default of any security agreement given in connection with any advance under this Plan; or (9) If I make any false or misleading statements in any credit application or update of credit information; or (10) I am in default of any other loan or security agreement I have with the Credit Union; or (11) I use the Plan for any illegal purpose or transaction as determined by applicable law. If I default, you may, at your option, declare this account immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the **Finance Charge** to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees. Costs of collection include, but are not limited to, repossession fees, appraisals, environmental site assessments, casualty damage insurance coverage, and attorney's fees for any action taken by an attorney in order to collect this loan or preserve or protect the credit union's rights and remedies, including, without limitation, pre-suit demands for payment, pre-suit mediation or settlement negotiations, investigation and assessment of the credit unions' rights, participation in bankruptcy cases, matters, and proceedings (including, without limitation, filing proofs of claim, pursuing reaffirmation agreements, attending meetings of creditors, and pursuing complaints, motions, and objections that relate in any way to the credit union's collateral or right to payment), collateral disposition, non-bankruptcy suits and/or administrative actions, and appeals. The principal balance in default shall bear interest at the contract rate.

Returns and Exchanges: Merchants who honor my Visa Credit Card will give me credit for returns or adjustments by sending you a credit slip which you shall post to my Plan. If my credits and payments exceed what I owe you, you will hold this credit balance against future purchases or refund it to my share account upon my written request (if it is \$1.00 or more).

Foreign Transactions; Currency Conversion: Purchases and cash advances made in foreign currencies will be billed to me in U.S. dollars. Transactions processed outside of the United States will be charged a foreign transaction fee in an amount to be determined by the Credit Union, regardless of whether there is a currency conversion associated with the transaction. The conversion rate in dollars will be a rate selected by VISA from a 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 in each instance. A foreign transaction is any transaction that I complete or a merchant completes on my card outside of the U.S., Puerto Rico or the U.S. Virgin Islands; this may include internet transactions.

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IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" WILL MEAN ANY PERSON WHO EXECUTES THE OPEN-END CREDIT PLAN BY SIGNING THIS OPEN-END CREDIT PLAN, OR ANY ADVANCE RECEIPT OR SIMILAR DOCUMENT, OR ANY PERSON WHO ENDORSES, PROCEEDS CHECK OR OTHERWISE ACCEPTS, ACCESSES, OR USES PLAN FUNDS IN ANY WAY. THE WORDS "YOU," "YOUR" AND "YOURS" MEAN THE CREDIT UNION.

Plan Merchant Disputes: You are not responsible for the refusal of any plan merchant or financial institution to honor my Visa Credit Card. Also, you are not responsible for goods or services I purchase with the card unless (a) my purchase was made in response to an advertisement you sent or participated in sending me; (b) my purchase cost \$50.00 or more and was made from a plan merchant in my state or within 100 miles of my home; and I have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant. I must resolve all other disputes directly with the plan merchant.

Illegal Use and Internet Gambling: I agree that all transactions that I initiate by use of any advance or any card which accesses my Plan are legal in the jurisdiction where I live and/or where the transaction occurred. Internet gambling may be illegal in the jurisdiction in which I am located, including the United States. My Plan and any card which accesses my Plan may only be used for legal transactions. Display of a payment card logo by an online merchant does not mean that internet gambling transactions are lawful in all jurisdictions in which I may be located. I agree to repay according to the terms of this Agreement all transactions I initiate by taking an advance or using my card(s), whether deemed legal or illegal.

Action Upon Default: The following provision applies to borrowers in Colorado, District of Columbia, Kansas, Maine, Massachusetts, Missouri, Nebraska, and West Virginia: Once I have defaulted, and after the expiration of any right I may have under applicable state law to cure my default, you can demand immediate payment of the entire unpaid balance of the plan without giving me advance notice. The principal balance in default shall bear interest at the contract rate, or a default rate if one has been disclosed to me, or another rate if required by applicable law.

The following provisions applies to borrowers in Wisconsin:

Right to Cure Default: If I am in default under this Agreement, you must give a notice of default to me pursuant to Wisconsin Statutes sec. 425.104 - 425.105. I shall have fifteen (15) calendar days from the date the notice is mailed to me to cure the default. In the event of an uncured default, you shall have all the rights and remedies for default provided under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral. You may waive any default without waiving any other subsequent or prior default by me.

No Right to Cure: Pursuant to Wis. Stat. Sec. 425.105(3), I shall not have the right to cure a default if the following occur twice during the preceding twelve (12) months: (a) I was in default on the open-end plan; (b) You gave me notice of the right to cure such previous default in accordance with Wis. Stat. Sec. 425.104; and (c) I cured the previous default.

Nothing in this Agreement shall be construed to restrict your ability to exercise your rights under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral.

The following provision applies to borrowers in all other states: Once I have defaulted, you may, at your option, declare all amounts under the Plan immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees. The principal balance in default shall bear interest at the contract rate, or a default rate if one has been disclosed to me, or another rate if required by applicable law.

Collection Costs: I agree to pay all costs incurred by the Credit Union in collecting any amount I owe or in enforcing or protecting the Credit Union's rights under this Plan, including but not limited to, repossession and collateral disposition fees and costs; fees and costs incurred in locating collateral; appraisals; casualty damage insurance coverage; attorneys' fees of 25% of the unpaid balance or such greater amount as may be reasonable. I also agree to pay any additional amounts incurred by the Credit Union as a result of any appellate, bankruptcy or post-judgment proceedings, except as may be specifically limited or prohibited by applicable law.

Borrower Responsibility: I promise to notify you of any change in my name, address or employment. I promise not to apply for an advance if I know there is a reasonable probability that I will be unable to repay my obligation according to the terms of the credit extension. I promise to inform you of any new information which relates to my ability to repay my obligation. I promise not to submit false or inaccurate information or willfully conceal information regarding my creditworthiness, credit standing, or credit capacity.

Joint Plans: If this Plan has more than one borrower, it is a joint Plan and each of us is individually and jointly responsible for paying all amounts owed. You can enforce your rights under this Plan against any one of us individually or against all of us together. If we give you inconsistent instructions, you can refuse to follow those instructions. Unless your written policy requires all of us to sign for an advance, each of us authorizes the other(s) to obtain advances individually and agrees to repay advances made to the other(s). Any notice mailed to one shall be considered notice mailed to all, unless applicable law requires individual notice. Any of us can remove ourselves from responsibility as a joint or co-borrower by notifying the Credit Union in writing. However, this will not relieve any of us from joint or several liability for any obligations already incurred.

Termination: I understand that you may terminate this credit and security agreement under the following conditions:

1. Upon adverse re-evaluation of my creditworthiness.
2. If I should fail to meet the terms of the agreements.
3. **Notice to Wisconsin Borrowers:** If I am a married Wisconsin borrower who has been extended individual credit, the Credit Union can terminate this Plan if it receives a written notice of termination from my spouse pursuant to Wis. Stat. 766.565(5). **See State Notices below for further information.**
4. At my option, or your option, with good cause and upon written notice.

I understand that termination will not affect my obligation to pay the balance outstanding incurred prior to notice.

Unlawful Transactions: I warrant and agree that my Open-end Credit Plan will not be used to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. I agree that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by me or any authorized user(s). I further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

Additional Provisions:

1. I agree to provide you with a current financial statement if so requested and that no advance will be made until you have reviewed the financial statement.
2. In case any provision of this agreement is held invalid for any reason such determination shall not affect the remaining provisions of the agreement. But the agreement shall be enforced as if such provision was never included.
3. I admit that I have received a copy of this agreement, and that I have fully read and understand all of its terms and conditions.
4. My signing and endorsing any checks or drafts issued under this agreement shows my acceptance of its terms and conditions.

Change in Terms: You may change the terms of this Plan at any time after giving any notice that may be required by applicable law. Any change in the interest rate will apply to future advances and, at our discretion and subject to any requirements of applicable law, will also apply to unpaid balances.

Governing Law: These agreements shall be construed and enforced in accordance with the laws of the State of Maryland.

State Notices:

NOTICES TO WISCONSIN BORROWERS: (1) If I am married and am extended individual credit, Wisconsin Statutes Section 766.56(3)(b) requires the Credit Union to notify my spouse of the extension of credit. If Credit Union receives a written notice of termination from Borrower's spouse pursuant to Wis. Stat. Section 766.565(5) in connection with this Plan, Credit Union reserves the right to declare Borrower in default of the Plan and to call the entire extension of credit due and payable notwithstanding Wis. Stat. Sections 425.103 and 425.105, to the extent not prohibited by law. If the Plan is called due and payable, I shall have certain rights to cure the default (see the "Actions Upon Default" paragraph above).

(2) Additionally, no provision of a marital property agreement, a unilateral agreement under Wis. Stat. Section 766.59, or a court decree under Wis. Stat. 766.70 adversely affects the interest of the Credit Union unless prior to the time the credit is extended, the Credit Union is furnished with a copy of the agreement or statement, or has actual knowledge of the adverse provision when the obligation to the Credit Union is incurred.

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IN THESE AGREEMENTS, THE WORDS "I," "ME," "MY" AND "MINE" WILL MEAN ANY PERSON WHO EXECUTES THE OPEN-END CREDIT PLAN BY SIGNING THIS OPEN-END CREDIT PLAN, OR ANY ADVANCE RECEIPT OR SIMILAR DOCUMENT, OR ANY PERSON WHO ENDORSES A PROCEEDS CHECK OR OTHERWISE ACCEPTS, ACCESSES, OR USES PLAN FUNDS IN ANY WAY. THE WORDS "YOU," "YOUR" AND "YOURS" MEAN THE CREDIT UNION.

NORTH DAKOTA NOTICE TO BORROWERS PURCHASING A MOTOR VEHICLE - THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION. IF IT IS REPOSSESSED AND SOLD TO SOMEONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, THE BORROWER MAY HAVE TO PAY THE DIFFERENCE.

NOTICE TO UTAH BORROWERS: This written agreement is a final expression of the agreement between me and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

NOTICE FOR ARIZONA OWNERS OF PROPERTY: It is unlawful for a borrower to fail to return a motor vehicle that is subject to a security interest within thirty days after I have received notice of default. The notice will be mailed to the address I provided on this document unless I have given the Credit Union a new address. It is my responsibility to notify the Credit Union if my address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.

NOTICE TO CALIFORNIA RESIDENTS: By signing this Plan, I specifically agree that the Credit Union may access the records of the California Department of Motor Vehicles from time to time to obtain my current mailing address and by so agreeing, I am specifically waiving my rights under sections 1808.21 and 1808.22 of the California Vehicle Code.

The following is required by Vermont Law: NOTICE TO CO-SIGNER --- MY SIGNATURE ON THIS PLAN MEANS THAT I AM EQUALLY LIABLE FOR REPAYMENT OF THIS PLAN. IF THE BORROWER DOES NOT PAY, THE CREDIT UNION HAS A LEGAL RIGHT TO COLLECT FROM ME.

WASHINGTON RESIDENTS ONLY

WARNING

UNLESS I PROVIDE YOU WITH EVIDENCE OF THE INSURANCE COVERAGE AS REQUIRED BY YOUR AGREEMENT, YOU MAY PURCHASE INSURANCE AT MY EXPENSE TO PROTECT YOUR INTEREST. THIS INSURANCE MAY, BUT NEED NOT, ALSO PROTECT MY INTEREST. IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE YOU PURCHASE MAY NOT PAY ANY CLAIM I MAKE OR ANY CLAIM MADE AGAINST ME. I MAY LATER CANCEL THIS COVERAGE BY PROVIDING EVIDENCE THAT I HAVE OBTAINED PROPER COVERAGE ELSEWHERE. I AM RESPONSIBLE FOR THE COST OF ANY INSURANCE PURCHASED BY YOU. THE COST OF THIS INSURANCE MAY BE ADDED TO MY LOAN BALANCE. IF THE COST IS ADDED TO THE LOAN BALANCE, THE INTEREST RATE ON THE UNDERLYING LOAN WILL APPLY TO THIS ADDED AMOUNT. THE EFFECTIVE DATE OF COVERAGE MAY BE THE DATE MY PRIOR COVERAGE LAPSED OR THE DATE I FAILED TO PROVIDE PROOF OF COVERAGE. THE COVERAGE YOU PURCHASE MAY BE CONSIDERABLY MORE EXPENSIVE THAN INSURANCE I CAN OBTAIN ON MY OWN AND MAY NOT SATISFY WASHINGTON'S MANDATORY LIABILITY INSURANCE LAWS.

Contractual Pledge of Shares: I pledge all my shares and deposits in the credit union, including future additions, as security for advances under this Open-end Credit Plan. THIS PLEDGE OF SHARES INCLUDES ADVANCES TAKEN ON MY CREDIT CARD ACCOUNTS. In case I default, you may apply these shares and deposits to the payment of all sums due at the time of default, including costs of collection and reasonable attorney's fees. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an "Individual Retirement Account" or "Keogh Plan."

BILLING RIGHTS NOTICE - KEEP THIS NOTICE FOR FUTURE USE

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

Notify You In Case of Errors or Questions About My Statement

If I think my statement is wrong, or if I need more information about a transaction shown on it, I will write to you at the address listed on my statement, as soon as possible. You must hear from me no later than 60 days after you sent me the first statement on which the error or problem appeared. I may telephone you, but doing so will not preserve my rights. In my letter, I will give you the following information:

1. My name and account number.
2. The dollar amount of the suspected error.
3. A description of the error and an explanation if I can why I believe there is an error. If I need more information I will describe the item I am not sure about.

My Rights and Your Responsibilities After You Receive My Written Notice

You must acknowledge my letter within 30 days, unless you have corrected the error by then. Within 90 days, you must either correct the error or explain why you believe the statement was correct.

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

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

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

If you don't follow these rules, you can't collect the first \$50 of the questioned amount, even if my statement was correct.

Special Rule for Credit Card Purchases

If I have a problem with the quality of property or services that I purchased with a credit card, and I have tried in good faith to correct the problem with the merchant, I may not have to pay the remaining amount due on the goods and services. There are two limitations on this right: (a) I must have made the purchase in my home state or, if not within my home state, within 100 miles of my current mailing address; and (b) the purchase price must have been more than \$50.00. These limitations do not apply if the credit union owns or operates the merchant, or if you mailed me the advertisement for the goods or services.

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VISA SECURED CREDIT CARD SECURITY AGREEMENT, PLEDGE, AND ASSIGNMENT OF SHARES AND DEPOSITS (Applies to Visa Secured and Credit Card Subaccount only)

My Secured Visa Credit Card ("Card") and all obligations incurred in connection with the Card are secured by my Primary Savings Account ("Account"). The following terms and conditions apply:

1. **Security Interest:** By signing this Plan and/or the Deposit Account Agreement/Signature Card, I pledge, assign, and grant a security interest in all shares and deposits, including interest, in the Secured Deposit Account whether now or hereafter deposited or accumulated in said account to secure all indebtedness and obligations whether now owing or later incurred under the Card, including, but not limited to, any and all expenses and legal fees that the Credit Union incurs in order to enforce this Agreement or to collect on the Card. You also have a lien on the account under applicable law. I also agree to provide additional security (either of deposits or otherwise) if you so request.

2. **Funds on Deposit/Credit Limit:** I understand and agree that I must maintain in my Account an amount equal to 115% of my credit limit.

3. **Restriction of Account Funds and closure of Account:** I may not make any withdrawals from the Account that would cause the balance to fall below 115% of my credit limit for as long as my Card is active, even if I have a zero balance. If I cause the Account balance to fall below 115% of my credit limit, I will be in default. I may deposit additional funds into the Account, but this will not increase my established credit limit unless the Credit Union specifically agrees to the increase. You may also refuse to accept additional deposits into the Account. I or you may cancel the Card at anytime; however, this will not release the funds in the Account unless and until the entire amount owing is paid in full. Once the entire amount owing is paid in full and the Card cancelled, you will release my security interest and provide me with a check in the amount of funds on deposit in the Account or otherwise return the money to me, or you will allow me to withdraw the funds.

4. **The Credit Union's Rights over the Account:** You may, and I authorize you to, exercise ownership rights on the Account, including, but not limited to, making settlements or compromises on the Account or transferring the Account into the Credit Union's own name. I understand and agree that you can proceed against any Cardholder or any other person in any order or all at once; that you do not need to exhaust other remedies before proceeding under this Agreement but you may do so; you may increase or lower my credit limit at any time but this will not change the secured nature of the Account, and that you may waive or delay any of your rights without waiving them.

5. **Default and Action Upon Default:** If I default under this Agreement, you can apply the funds in the Account directly to the amounts owing, and, at your option, cancel the Card or require me to deposit additional funds into the Account.

6. **Additional Agreements:** In addition to this Agreement, I agree to abide by the terms of the Deposit Account/Signature Card, credit Application, Open-end Credit Plan Credit Agreement and Security Agreement, and any other documents executed by me in connection with the Card ("Additional Agreements"). Those Additional Agreements are hereby incorporated as if fully set forth herein, and this Security Agreement is hereby incorporated into each of the Additional Agreements as if fully set forth therein.

SECURITY AGREEMENT

Security Interest; PLEDGE OF SHARES; Statutory Lien; Set-off; Administrative Freeze: By signing the Open-end Credit Plan, or by accessing, using, or otherwise accepting any funds, accounts or services under my plan: **(a) I grant the Credit Union a security interest** in all goods, property, or other items purchased under this Plan either now or in the future, or in any other property given now or at the time of any future advance, or given at any other time in connection with the Open-end Plan ("Collateral"). Any required description of the Collateral shall appear on my Advance Receipt or similar document and the Advance Receipt shall become part of this Security Agreement as if incorporated herein. The security interest includes all increases, substitutions and additions to the secured property, proceeds from any insurance on the secured property and all earnings received from the secured property. The security interest also includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which I buy within 10 days of the Advance or any extensions, renewals or refinancing of the Advance. If the value of the property declines, I promise to give you more security if asked to do so. I also agree to abide by the terms of the Security Agreement and any Advance Receipt or similar document. **(b) I grant and pledge to you a consensual lien on all sums on deposit** to secure my obligations to the Credit Union pursuant to applicable state law. **If I have a credit card account(s) under my plan, this pledge of shares also applies to the credit card account(s).** "All sums on deposit" and "shares" for purposes of this pledge means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial accounts(s), whether jointly or individually held, that you have on deposit now or in the future, all of which are deemed "general deposits" for the purpose of this pledge. My pledge does not include any IRA, Keogh, tax escrow, irrevocable trust or fiduciary account in which I do not have vested ownership interest. **(c) I acknowledge and agree to impound of the Credit Union's statutory lien rights** under the Federal Credit Union Act and/or applicable state law as of the date I opened my credit plan, which gives you the right to apply the sums in my account(s), to satisfy any obligations I owe to the credit union, regardless of contributions at the time of default, and without further notice to me or any owner of the account(s). **(d) I acknowledge and agree to your "common law" right to set off** under applicable state law which authorizes you to apply the funds in any joint or individual account to any obligations owed to you if I default or fail to pay or satisfy any obligation to you without any legal process, court proceeding or any notice to any owner of the account(s) affected hereunder or otherwise under this Agreement. **(e) I specifically agree that you have the right to place an administrative freeze on any of my joint or individual account(s) and that such action shall not violate 11 USC 362 or other applicable law.**

Multiple Rights; Cumulative Remedies: I understand and agree that the Credit Union has multiple rights as enumerated above and that the remedies are cumulative. Nothing herein shall limit or restrict the remedies available to you following any event of default under the terms of my Open-end Plan.

CROSS-COLLATERALIZATION: Property given as security under this Plan or for any other loan I have with the Credit Union will secure all amounts I owe the credit union now and in the future. However, property securing another debt will not secure advances under the Plan if such property is my dwelling (unless the proper rescission notices are given and any other legal requirements are satisfied), or are non-purchase-money household goods. Obligations secured by my primary residence, household goods and any funds in an IRA or Keogh account are not included in your lien or this security interest, unless subject to specific pledge or security agreement.

Non-Transferability: I agree that my account(s) are not assignable or transferable except to the Credit Union unless specifically authorized in writing by you.

No Liability for Dishonor: The Credit Union will not have any responsibility or liability to me or others relating to the dishonor or other return of any check, draft, ACH transaction or other order occurring as a result of you exercising your lien rights or freezing any accounts in order to protect or preserve such rights.

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Ownership of the Collateral: Depending on the nature of the advance and/or the preference of the Credit Union, the property given as Collateral may be property already owned by me or may be the property purchased with the advance proceeds. If I am granting a security interest in property already owned by me, I promise that I own the property, free of all security interests except that given to the credit union and except for any other interests disclosed by me to the credit union prior to the advance. I promise that I have informed you of any and all co-owners of the Collateral and/or any other person with an interest in or claim against the property. If I am using the advance proceeds to buy the property that shall be used as Collateral, I agree to use those advance proceeds for the sole purpose of buying that Collateral. I agree not to sell or lease the Collateral or to use it as security for a loan with another creditor until the advance is repaid. I agree not to allow another security interest or lien to attach to the Collateral either by my actions or by operation of the law.

dispose of the collateral, you will provide reasonable notice if required by law and will otherwise comply with applicable state law. If you sell or otherwise dispose of the collateral you may collect from me reasonable expenses incurred in the retaking, holding and preparing the collateral for and arranging the sale of the collateral. You may also collect reasonable attorney's fees and legal expenses, permitted by applicable law, incurred in connection with disposition of the property. Unless I default, I may keep possession of the property (collateral) described and use it in any lawful manner consistent with this agreement or with the insurance policy on the collateral. I understand that you have certain rights and legal remedies available to you under the Uniform Commercial Code and other applicable laws, and that you may use these rights to enforce payment if I default. In that event, I will at your request assemble the property (collateral) and make it available to you at a place of your choosing. If you decide to waive this default, it will not constitute a waiver of any other subsequent defaults.

Protecting the Security Interest: If my state issues a title for the Collateral, I agree to have your security interest shown on the title and to take any other steps necessary for you to perfect your security interest in that titled property. I may have to sign and/or file a financing statement or similar instrument to perfect your security interest and/or to protect your security interest from the claims of others. If asked to do so, I agree to sign a financing statement or other required document. I also agree to do whatever else you think is necessary to protect your security interest in the Collateral.

Attorney-in-Fact: You are hereby appointed as my Attorney-in-Fact to perform any acts which you feel are necessary to protect the collateral and the security interest which this agreement creates.

Use of the Collateral: Until the advance has been paid in full, I agree to (1) use the Collateral carefully and for the purpose it was intended and keep it in good repair; (2) Obtain your written permission before making major changes to the Collateral or changing the address where the Collateral is kept; (3) inform you in writing before I change my address; (4) allow you to inspect the Collateral; (5) Promptly notify you if the Collateral is damaged, stolen or abused; (6) Not use the Collateral for any unlawful purpose.

Co-borrowers: If there is more than one borrower, our obligations under this agreement are joint and several, each being equally responsible to fulfill the terms of the agreement.

Property Insurance: I will maintain insurance to cover any vehicle or other property in which you have a security interest. This insurance will be in a form and an amount satisfactory to you. I will supply you with proof of such insurance until all sums owed to you and secured by this property are repaid. If I fail to maintain such insurance, you may, but are not required to, obtain insurance of your own and add the cost of such to the sums owed. This cost will bear interest at the contract rate until paid. I further assign to you the right to receive the proceeds of any insurance on such property, and direct any insurer to pay those proceeds directly to you. I authorize you to endorse any check or draft provided as the proceeds of such insurance, and apply those proceeds to the sums owed to you.

Survival of Obligations: This security agreement not only binds me, but my executors, administrators, heirs and assigns.

I further authorize you to provide your Insurance Service Center with the necessary information for verification of adequate coverage. I acknowledge that insurance, or any extension thereof, placed by you is without benefit to me individually but is primarily for the protection of you.

Additional Security: Should you feel at any time that the security presented has diminished in value, or for any other reason feel that additional security is required, I agree to assign to you within (10) days whatever additional security you feel is necessary to protect yourself against possible loss.

Notices: You may meet all requirements for sending me a notice of any kind if you send it to me by means of United States mail, at my last given address. You may also meet this requirement by delivering these notices to me electronically provided that I have agreed to receive notices by electronic means, such as email.

Agreement to Terms: My signing and endorsing any checks or drafts issued under this agreement, or otherwise using, accessing, or accepting any advance proceeds, shows my acceptance of its terms and conditions.

Additional Advances: Any additional advances made to me for the payment of taxes or assessments or liens of any kind, or premiums on authorized insurance and the interest owing thereon shall also be secured by this agreement.

Further Assurances: I agree to execute any further documents, and to take any further actions, reasonably requested by Credit Union in order to evidence or perfect the security interests granted herein or to effectuate the rights granted to Credit Union.

Disposition of Collateral: If a default as defined in the credit agreement should occur, you have the authority, upon such default, to repossess and sell the collateral in a lawful manner. In such cases, you or your authorized representatives may, at your option, enter the premises where the collateral is kept and take possession, subject to applicable laws. You have the right to render the property pledged as collateral unusable and dispose of the collateral on the premises where the collateral is kept. If you decide to sell the collateral at a public sale, private sale or otherwise

Governing Law: This Security Agreement is being executed and delivered in, and is intended to be performed in, the State of Maryland and shall be construed and enforced in accordance with the laws of the State of Maryland, except to the extent that the Uniform Commercial Code provides for the application of the law of another state.

Fees for Statements and Accountings: Credit Union reserves the right to impose a fee for any statements or accountings requested, in accordance with applicable law.

Authorization to File Financing Statement: I authorize Credit Union to file any financing statement(s) necessary to evidence or perfect the security interest granted herein.

IMPORTANT VISA CREDIT CARD DISCLOSURE

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of ~
 You can call or write Us at the telephone number or address shown herein to inquire if any changes occurred since the effective date.

	Classic		Gold		Preferred Gold		Visa First Start	Secured Visa**
Annual Percentage Rate (APR) for Purchases*	AB	10.9%	AB	8.9%	AB	7.9%	15.9%	15.9%
	C	13.4%	C	11.4%	C	10.4%		
	D	15.9%	D	13.9%	D	12.9%		
Other APR's	Balance Transfer APR: AB: 10.9% C: 13.4% D: 15.9%		Balance Transfer APR: AB: 8.9% C: 11.4% D: 13.9%		Balance Transfer APR: AB: 7.9% C: 10.4% D: 12.9%		Balance Transfer APR: 15.9% Cash Advance APR: 15.9%	Balance Transfer APR: 15.9% Cash Advance APR: 15.9%
	Cash Advance APR: AB: 10.9% C: 13.4% D: 15.9%		Cash Advance APR: AB: 8.9% C: 11.4% D: 13.9%		Cash Advance APR: AB: 7.9% C: 10.4% D: 12.9%			
	AB Credit Tiers have a 6-month Introduction Rate of 1.9% for all cards except First Start and Secured Visa. After the introductory period, rates increase to those disclosed above. RATES SUBJECT TO CHANGE.							
Grace Period for Purchases	You have at least a full month (28-31 days) grace period from the statement closing date to pay your balance in full before being charged a FINANCE CHARGE No grace period on cash advances.							
Method of Computing the Balance for Purchases	Average Daily Balance							
Annual Fees	None							
Minimum Finance Charge	None							
Transaction Fee for Purchases	None							

Foreign Transaction Fee: If a foreign transaction involves a currency conversion, a fee of 1% of the transaction amount will be assessed. If the foreign transaction does not involve a currency conversion, a fee of 0.8% of the transaction amount will be assessed.

Transaction Fee for Cash Advances: None

Balance transfer fee: None

Over-the-Limit Fee: \$10.00

Late Payment Fee: If a payment is more than 15 days past the due date, you will be charged \$15.00 or 5% of monthly payment, whichever is more.

*The **ANNUAL PERCENTAGE RATE** is based on credit standing; for more information on the credit tier under which you may qualify, please contact us. Rates disclosed include a 0.50% discount for automatic payments. If payments are not made by automatic means, add 0.50%.

**If you receive the secured Visa Card, the card will be secured by funds in your Primary Savings Account, and you must comply with the terms of the Secured Visa Security Agreement.