

LANGLEY FEDERAL CREDIT UNION
MASTERCARD,GOLD MASTERCARD, VISA, PLATINUM VISA CREDIT CARDS (INCLUDES
SHARE SECURED CARDS)

REPORT LOST OR STOLEN CARD IMMEDIATELY: 1-800-449-7728
IMPORTANT INFORMATION

TERMS AND CONDITIONS. Please refer to the Terms and Conditions Disclosure governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

CREDIT TERMS. The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified at the top of this disclosure and explained below:

Method F - The Finance Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance. To avoid incurring an additional Finance Charge on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on your statement, you must pay the New Balance shown on the statement on or before the Payment Due Date (which is a 25 day Grace Period). The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, any new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

Method G - The Finance Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance. To avoid incurring an additional Finance Charge on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on your statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on your statement on or before the Payment Due Date (which is a 25 day Grace Period). The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

PAYMENT CREDITING, CREDIT BALANCES. Payments received at locations other than the address listed on the front of the statement after the phrase "make payment to" may be subject to a delay in crediting up to 5 days. If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of your statement after the phrase "Send Inquiries To".

CLOSING DATE. All transactions received after the closing date will appear on your next statement.

LATE CHARGES. You agree to pay 5.00% of principal and interest due on any payment 15 or more days past due.

OTHER CHARGES. The following charges, to the extent applicable under Virginia law, will be charged to your account as other extensions of credit:

1. Over-Limit Fee - If the balance due on your account exceeds your credit limit, we may charge you an over-limit fee of \$10.00 during that statement cycle and each statement cycle thereafter until the balance is within the credit limit.
2. Returned Check Charge - If you make payment on your MasterCard or VISA Credit Card account with a check and the check is returned to us because of insufficient funds, a closed account, a stop payment, or for any other reason, we will charge you a returned check charge of \$25.00 for processing and handling.
3. Reissue Lost or Stolen Card Fee - \$5.00; Second occurrence within 12 months \$25.00
4. Unreturned Card(s) Fee - A \$25.00 fee will be charged for card(s) not surrendered at our request for over-limit, delinquency, or for any other reason.

MINIMUM PAYMENT. The minimum periodic payment required is the total New Balance as shown on your monthly billing statement if the amount is under \$20.00. If the New Balance exceeds \$20.00 the minimum periodic payment is 2.50% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due, or \$20.00, whichever is greater.

SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given us as security, are not subject to the security interest you have given in your shares and deposits.

TERMS AND CONDITIONS

The person ("Cardholder") whose name is embossed on the face of the MasterCard/VISA card ("Card") enclosed herewith, and each Cardholder, in the event more than one Card is enclosed herewith bearing the same account number, by signing or using said Card, receipt of which is acknowledged, agrees with the issue of the Card whose name is printed on the reverse ("Issuer") as follows:

1. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally, MasterCard/VISA Cash Advances ("Loans") may be obtained through use of such card (a) upon execution of a written request of Cardholder in a form furnished to him from any bank that is a member, alone or in association with others, of MasterCard/VISA International Inc., and (b) upon execution of a written separate agreement Issuer for a MasterCard/VISA overdraft financing agreement, if offered by Issuer.
2. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Cardbearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards

bearing the same MasterCard/VISA account number hereinafter collectively called "Related Cards").

3. Cardholder agrees to pay to Issuer an annual membership fee (as stated in the Disclosures) for participation in Issuer's credit card plan. Such annual membership fee shall be imposed whether or not Cardholder uses the card to obtain credit purchases and loans. The membership fee shall be charged to Cardholder's account each year in the amount of Issuer's choice. The membership fee is not refundable in the event of termination of the account by either Cardholder or Issuer.
4. Each Card is the property of Issuer, is not transferable and must be surrendered upon demand. It can be cancelled as well as repossessed by Issuer or its designee, and the privileges thereof revoked, at any time without prior notice.
5. Cardholder shall not use Card or permit the use of Related Cards to obtain Credit Purchases or Loans which will increase Cardholder's MasterCard/VISA indebtedness to Issuer to an amount in excess of the limit established by Issuer.
6. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing bank, respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Bank to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholder's account statement with Issuer.
7. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all MasterCard/VISA Card and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Cards; unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or, at Cardholder's option, an installment equal to at least the required minimum payment stated in the enclosed disclosure.
8. Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to in the Disclosures. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the Annual Percentage Rate set forth in the Disclosures.
9. If the Card is cancelled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due, or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer, or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement. However, unless the Cardholder expressly agrees otherwise, the Cardholder's primary or secondary dwelling will not secure Cardholder's obligations under this agreement even if Issuer has or later acquires a mortgage on the dwelling. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement, including attorney's fees of 20% of the unpaid balance or such greater amount as may be reasonable and just and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings.
10. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.
11. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the

Card shall be governed by the laws of the state in which the principal office of Issuer is located.

12. Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your financial institution, request a copy of a document, make delinquent payments, make charges which exceed your credit limit, request a replacement card or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. All such charges shall be treated as Credit Purchases for purposes of calculating Finance Charges unless prohibited by law or regulation.
13. Cardholder may be liable for any unauthorized use of the Card or Related Cards as provided in this paragraph. The Cardholder will not be liable for any unauthorized use that occurs after Issuer is notified, orally or in writing at:

Customer Service
P.O. Box 31112
Tampa, Florida 33631-3112

Telephone Number
1 (800) 449-7728

If Cardholder has a consumer account or a business account for which less than 10 cards have been issued, and if Cardholder exercises reasonable care in safeguarding said card from risk of loss or theft, Cardholder has not reported two or more incidents of unauthorized use in the last 12 months, and if Cardholder's account is in good standing, Cardholder will not be liable for any unauthorized purchase made with said card. If Cardholder doesn't meet these conditions or if the unauthorized use was at an ATM, Cardholder's liability will not exceed \$50. If 10 or more cards are issued for use by employees of a single business or other organization, there is no limit to Cardholder's liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein; the business or organization may only impose liability on its employees for unauthorized use of a card as authorized by federal law and regulation.

14. **Illegal Use of VISA Card:** Cardholder may use the Card for any transaction permitted by law. Cardholder agrees that illegal use of the Card, e.g., illegal Internet gambling, will be an action of default and/or breach under the agreement with the Issuer. If illegal use of the Card occurs, the Issuer may, in its sole discretion, terminate use of the Card and any related service. If Cardholder or anyone with the Cardholder's authorization (actual or implied) directly or indirectly uses the Card for an illegal purpose, Cardholder will waive any Cardholder's claims against the Issuer arising out of or related to such use and indemnify the Issuer and hold it harmless from any lawsuits or other legal action or liability, directly, or indirectly, resulting from illegal use.
15. **MasterCard Currency Exchange:** If Cardholder effects a transaction with said MasterCard in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge to a U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently the currency conversion rate used by MasterCard International to determine the transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transactions processed, plus 1%. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.
16. **VISA - Purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars.** The conversion rate to dollars will be determined in accordance with the operating regulations established by VISA international. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is generally either a government-mandated

rate or the wholesale rate in effect the day before the transaction processing date, increased by one percentage point. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

17. Visa/MasterCard International Service Assessment Fee: Effective April 2, 2005, the exchange rate for international transactions will be a rate selected by Visa/MasterCard from the range of rates available in wholesale currency markets, which may vary from the rate Visa/MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%.
18. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

March 2005
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YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

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

Notify Us In Case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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

Your Rights and Our Responsibilities After We Receive Your Written Notice:

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

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to

pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

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

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

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

SPECIAL RULES FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

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

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

PRICING ADDENDUM

MASTERCARD, GOLD MASTERCARD, VISA, VISA PLATINUM, STARTER PLATINUM AND SHARE SECURED CREDIT CARDS

Credit Purchases

Finance Charge for limits	All
Monthly Periodic Rate	.8333% to 1.208%
Annual Percentage Rates	10.00% to 14.50%
Finance Charge Calculation Method	G

Cash Advances

Finance Charge for limits	All
Monthly Periodic Rate	.8333% to 1.208%
Annual Percentage Rates	10.00% to 14.50%
Finance Charge Calculation Method	F

CREDIT TERMS. The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified at the top of this disclosure and explained below:

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Other APRs.....	Penalty rate: None
Variable Rate Information	Does not apply
Grace period for repayment of balances for purchases	25 days
Method of Computing the Balance for Purchases	Average daily balance (including new purchases)
Annual Fee	None
Minimum Finance Charge.....	None
Transaction Fee for Cash Advances	None
Balance Transfer Fee	None
Fee for Foreign Transactions.....	Up to 1% of U.S. Dollar Transaction Amount
Late Payment Charge	5% of total past-due balance for each billing period in which your minimum payment is not received within 15 days after payment due date

OTHER CHARGES. The following charges, to the extent applicable under Virginia law, will be charged to your account as other extensions of credit:

1. Over-Limit Fee - If the balance due on your account exceeds your credit limit, we may charge you an over-limit fee of \$10.00 during that statement cycle and each statement cycle thereafter until the balance is within the credit limit.
2. Returned Check Charge - If you make payment on your MasterCard or VISA Credit Card account with a check and the check is returned to us because of insufficient funds, a closed account, a stop payment, or for any other reason, we will charge you a returned check charge of \$25.00 for processing and handling.
3. Reissue Lost or Stolen Card Fee - \$5.00; Second occurrence within 12 months \$25.00
4. Unreturned Card(s) Fee - A \$25.00 fee will be charged for card(s) not surrendered at our request for over-limit, delinquency, or for any other reason.

The information in this disclosure is accurate as of 12/31/09. This information may have changed since that date. To find out about possible changes in the information call us toll free at 1-800-826-7490.