

LOST OR STOLEN CARDS

If your card is lost or stolen or you believe an unauthorized person is using your card number, you must notify us immediately. Call 800-325-0808.

VISA

You will not be liable for the unauthorized use of your card. In event of the unauthorized use, or if your card is lost or stolen, you must notify us immediately at 73 Mountainview Boulevard, P.O. Box 621, Basking Ridge, NJ 08920, Attn: Card Services Division by calling 800-325-0808.

CANCELLATION

You may cancel your account at any time by notifying us in writing and returning the card cut in half. However, you remain responsible to pay the amount you owe us according to the terms of this Agreement. We can cancel or suspend your account at any time without prior notice and reissue a different one at any time. If we ask, you will destroy the card by cutting it in half and will surrender the pieces to us or our agent, or mail them to us.

WHAT LAW APPLIES

This Agreement will be governed by the law of the state of New Jersey.

RETURNED CHECK CHARGE

If you make a payment on your account using a check that is returned to us unpaid, we will charge you \$25 which you agree to pay immediately.

BILLING ERROR RIGHTS SUMMARY

YOUR BILLING ERROR 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 to us on a separate sheet of paper and send it to: Affinity FCU, P.O. box 621, Basking Ridge, NJ 07920, Attn: Card Services Division. Write to us as soon as possible. We must receive written notification 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 and we may require written notification.

In your letter give the following information:

- Your name and account number
- The dollar amount of the suspect 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.
- You have tried in good faith to correct the problem with the merchant.

If you have authorized us to pay your credit card account bill automatically from your savings or checking account, you can stop payment on any amount you think is wrong. To stop payment your letter must reach us three (3) 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 business 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 for that amount. We can continue to bill you for the amount in question including FINANCE CHARGE, 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 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 relating to any questioned amount. If we did not 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 resolved.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have any problem with the quality of property or services that you purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the 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 mailed you the advertisements for the property or services.

ILLEGAL ACTIVITIES AND CARD USE

I agree not to use my card or account to engage in activities deemed illegal by federal and/or state laws, including, but not limited to Internet gambling. If I use my card or account to engage in certain activities deemed illegal by federal and/or state laws, I understand that I will nevertheless be liable for any resulting advance made by the use of my card or account. Should illegal use occur, I agree to waive any right to sue the Credit Union for such illegal use or any activity directly or indirectly related to it. I agree to indemnify and hold the Credit Union harmless from suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

MULTICURRENCY CONVERSION

Transactions made in foreign countries will be billed to you in US dollars. Conversion to US dollars is determined by a rate selected by Visa from the 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 plus 1 percent currency conversion fee.

SINGLE-CURRENCY CONVERSION

Transactions made in foreign countries processed in US dollars are known as single-currency transactions. Single-currency transactions are subject to an .80% International Service Assessment (ISA) fee. The single-currency ISA fees will appear as a separate item on your statement for each transaction completed in a foreign country in US dollars. It is important to note that transactions conducted in US military bases, territories, embassies, or consulates; and fund transfers will not be subject to the .80% ISA fee.

RIGHT TO STOP PAYMENT OF PRE-AUTHORIZED TRANSFERS

If you have made arrangements to make recurring or installment payments from your Visa Credit Card you can stop these payments by notifying Affinity either (a) orally by calling us at 1-800-325-0808; (b) in writing by sending a letter to Affinity Federal Credit Union, PO Box 621, Basking Ridge, NJ 07920-9881, Attention: Card Products Department at least 3 business days prior to the schedule date of the electronic transfer. In the event the stop payment request is oral, you have 14 days of the oral notification to send something in writing. In the event we do not receive the written notification within 14 days of the oral request, the stop-payment order ceases to be binding.

Credit Card Account Agreement



Credit Card Account Agreement

Visa® Business

Visa® Platinum

Visa® Gold

Visa® Classic

Hillsborough Rewards Visa®

Visa® Rewards

In this agreement, the words **we, our** and **us** mean the **Affinity Federal Credit Union**. The words **you** and **your** mean each person who request for a credit card account has been approved by us or who has established a credit account with us through use of a card. The word **card** means all credit cards we issue to you.

Use of the account by you or a person authorized by you will constitute your acceptance of the terms and conditions of this Agreement and its application to your credit account with us. If this is a joint account, each of you are liable for all amounts owed. You are also liable for any purchases or cash advances made by any other person you permit to use the account.

You understand that we will not be responsible for anyone's refusal to honor your card. And, except as otherwise required by law or regulations, we will not be responsible for merchandise or services purchased through use of your card.

CREDIT CARDS

You can use your card to purchase goods, services, and other things of value wherever Visa is honored. You can also use your card to get cash advances at financial institutions. Limits on daily usage of your card are imposed for security purposes.

PIN NUMBER

You understand that your card may be used to obtain a cash advance on your Visa account and any ATM (Automated Teller Machine) that bears the Visa symbol. By using the card in the ATM or any PIN activated sales terminal, you acknowledge that the PIN (Personal Identification Number), which is assigned to you, when used with your card is your signature, identifies the bearer of the card to Visa and authenticates and validates the directions given just as your actual signature. You further acknowledge that your PIN is an identification code that is personal and confidential and that the use of the PIN with the card is a security method by which the Credit Union helps you maintain the security of your account. Therefore, you agree to take all reasonable precautions that no one else learns your PIN. You also understand that reasonable precautions include, but are not limited to the following:

- You agree not to tell or disclose your PIN to any other person.
- You agree not to write your PIN on your card.
- You agree not to keep a written record of your PIN near your card. This means that you agree not to keep your PIN in the same wallet, cardholder, envelope, or place where you keep your card.

REPAYMENT

You promise to pay us all amounts charged and borrowed by the use of your credit card, plus any FINANCE CHARGES and other charges or fees provided for this Agreement, all payable in U.S. dollars.

CREDIT LIMIT

You will be notified of your credit limit on your account. You agree not to allow what you owe on your account to exceed your credit limit. You must pay any amount over your credit limit whenever we ask you to.

If your account balance exceeds your credit limit as shown on your monthly statement as of the billing date, an overlimit charge of \$25 will be due and payable by you immediately. The account balance used in calculating whether an overlimit charge should apply will include any and all unpaid charges including but not limited to, unpaid FINANCE CHARGES, late charges, overlimit charges and returned check charges.

PERIODIC STATEMENT

If you have a balance, or if a FINANCE CHARGE is imposed during the billing cycle, we will send you a monthly statement. It will show for the monthly period covered your currently posted purchases and cash advances, the FINANCE CHARGE and other fees and charges, if any, your "New Balance," the minimum payment due, and the date the payment is due.

MINIMUM PAYMENT

Your minimum payment will be equal to 2% of the New Balance shown on your monthly statement plus any amounts past due and/or over the limit including any fees, but at least \$20, or the entire New Balance if it is less than \$20. You may at any time pay more than the minimum amount due.

PAYMENT APPLIED

Payments are applied in the following order, unpaid FINANCE CHARGES, previously billed miscellaneous charges are principal reduction. The principal reduction portion of the payment is first used to pay purchase advances and then cash advances from the last statement. If these are paid off by the payment, the purchase advances made during the payment billing cycle are paid.

LATE CHARGE

If you do not make a payment on your account equal to or greater than the minimum monthly payment due on your current monthly statement by or before the fifth day following the payment due date, you agree that a late charge of \$25 is payable by you immediately.

FINANCE CHARGE ON CARD PURCHASES

No FINANCE CHARGE on purchases is charged if the balance is paid in full by the due date. We figure the FINANCE CHARGE by applying a daily periodic rate (see VARIABLE RATE section below) to the Average Daily Balance of your purchase account including current transactions.

To get the Average Daily Balance of your purchase amount, we take the beginning balance each day (including the billing date of previous cycle and excluding the billing date of the current cycle), add any new purchases and subtract any payments, credits, unpaid FINANCE CHARGES, unpaid late charges and unpaid overlimit charges. This gives us the Average Daily Balance of purchases.

FINANCE CHARGES ON CASH ADVANCES

You will pay a FINANCE CHARGE on your cash advances from the day we post the advance until it is paid in full. We calculate the FINANCE CHARGE by applying the daily periodic rate (see VARIABLE RATE section below) to the Average Daily Balance of your cash advance account.

To get the Average Daily Balance of your cash advance amount, we take the beginning balance each day (including the billing date of the previous cycle and excluding the billing date of the current cycle), add any new cash advances and subtract any payments, credits, unpaid FINANCE CHARGES, unpaid late charges and unpaid overlimit charges. This gives us the daily balance. Then we add up the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives the Average Daily Balance for cash advances.

VARIABLE RATE

You agree to the monthly rate used in calculating your FINANCE CHARGE (see FINANCE CHARGE section above) will be a VARIABLE RATE. This means that the rate may change every month and such a change will occur on the first day of your next monthly billing cycle.

VISA Business Account

Your periodic monthly rate will be the higher of either:

- .688% per month (ANNUAL PERCENTAGE RATE 8.25%), or
- .25% above the Prime Lending rate as published in the "Money Rates" section of the Wall Street Journal newspaper on the twentieth day of the previous month, divided by twelve (12).

VISA Platinum Account

Your periodic monthly rate will be the higher of either:

- .716% per month (ANNUAL PERCENTAGE RATE 8.6%), or
- .70% above the Prime Lending rate as published in the "Money Rates" section of the Wall Street Journal newspaper on the twentieth day of the previous month, divided by twelve (12).

Visa Gold Account

Your periodic monthly rate will be the higher of either:

- .800% per month (ANNUAL PERCENTAGE RATE 9.6%), or
- 1.7% above the Prime Lending rate as published in the "Money Rates" section of the Wall Street Journal newspaper on the twentieth day of the previous month, divided by twelve (12).

Visa Classic Account

Your periodic monthly rate will be the higher of either:

- .883% per month (ANNUAL PERCENTAGE RATE 10.6%), or
- 2.7% above the Prime Lending rate as published in the "Money Rates" section of the Wall Street Journal newspaper on the twentieth day of the previous month, divided by twelve (12).

Hillsborough Rewards Visa

Your periodic monthly rate will be the higher of either:

- .883% per month (ANNUAL PERCENTAGE RATE 10.6%), or
- 2.7% above the Prime Lending rate as published in the "Money Rates" section of the Wall Street Journal newspaper on the twentieth day of the previous month, divided by twelve (12).

Visa Rewards

Your periodic monthly rate will be the higher of either:

- 1% per month (ANNUAL PERCENTAGE RATE 12%), or
- 5.3% above the Prime Lending rate as published in the "Money Rates" section of the Wall Street Journal newspaper on the twentieth day of the previous month, divided by twelve (12).

We reserve the right, at any time, to charge you a lower rate than this formula might indicate without losing any of our rights. Any increase in the interest rate will be effective as to future advances and your outstanding loan balance regardless of whether you use the card after

the effective date of a change in the interest rate.

ANNUAL FEES

VISA Business	None
VISA Platinum	None
VISA Classic and Gold	None
Hillsborough Rewards VISA	None
VISA Rewards	None

DEFAULT

You will be in default if you miss a payment, file for bankruptcy or break one of your promises under this Agreement, or under any other Agreement you have with us. Default means we can require immediate payment of entire account balance. No notice is required. We can also do this if you die or if any other creditor tries to seize your property.

COLLECTION COSTS AND ATTORNEY FEES

If you are in default and we have to refer your account to an attorney, you promise to pay a reasonable attorney's fee and all court and collection costs actually incurred by us.

CHANGE IN TERMS

We can change the terms of this Agreement at any time. The new terms will apply to both new purchases and advances, and to the outstanding balance in your account. We will let you know (at your address shown on our credit card records) about any increased charges, at least fifteen (15) days before the start of the billing period when the change takes place, except an increase in the ANNUAL PERCENTAGE RATE and FINANCE CHARGE, which index and formula are already set forth in this Agreement.

PREPAYMENT

I understand that I can repay any outstanding balance prior to maturity in whole or in part at my option without penalty.

IRREGULAR PAYMENT/DELAY IN ENFORCEMENT

We can accept late payments or partial payments, or checks and money orders marked "Payment in Full," without losing any of our rights under this Agreement. We can delay enforcing our rights under this Agreement without losing them.

QUESTIONS AND BILLING ERRORS

Please let us know right away if you have any questions about your statement. You can write to us at: Affinity FCU, P.O. Box 621, Basking Ridge, NJ 08920, Attn: Card Services Division.

NOTICE: See the Billing Rights Summary on the back of this form for important information regarding your rights to dispute billing errors.

CHANGE OF ADDRESS

If you move, you must give us your new address. Please write it on the payment stub of your statement so we can change our records.