



VISA DISCLOSURE

	Premium	Classic	Opportunity
Annual Percentage Rate (APR)	9.9%	12.9%	17.9%
Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee
Grace Period	No Grace Period	25 Day Grace Period**	No Grace Period
Finance Charge	Your monthly Finance Charge is computed on the average daily balance of your account for the billing period. We figure the finance charge on your account by applying the periodic rate to the average daily balance of your account.		
Minimum Payment	Your minimum payment must be three percent (3%) of the new balance of your account on the statement date but not less than \$20. If the new balance is less than \$20, you are required to pay the balance. Your payment will be due and payable 25 days after the billing cycle closing date.		
Over the limit fee	A \$20.00 over the limit fee charged in each billing cycle during which the account balance due exceeds the maximum credit limit for this account.		
Late Charges	A late fee equal to 5% of your monthly payment will be imposed on payments more than 10 days late, not to exceed \$25.00.		

**FINANCE CHARGE. Finance Charges on cash advances begin the date the advance is made. **Finance charges on purchases begin the date the purchase is posted to your account unless your entire account is paid in full within 25 days of the billing cycle closing date.

Here is the current agreement governing your VISA account. The first time that you or someone you authorize uses, accepts, or signs the VISA card(s), it will mean that you have accepted and agreed to this Agreement and you will be responsible for all authorized use of the card(s). You promise to pay us the total amount of any purchase or advance together with any FINANCE CHARGES, reasonable attorney fees and other costs of collection. If more than one person has signed this agreement and each of you will be liable, jointly, for the payment of all purchases and/or advances obtained even though the purchases and/or advances may be obtained by only one of you.

USE OF ACCOUNT. You promise to pay for all purchases and advances made by anyone you allow to use your account. If you have authorized someone other than yourself/yourself to use your account, you must notify us in writing to terminate that person's authority. You must also return that person's card(s) to us with your written notice.

PURCHASES. You may use your VISA account(s) to buy or rent goods or services any place VISA cards are accepted.

CASH ADVANCES. You may use the account(s) to obtain an advance (loan). Go to any financial institution that honors VISA and present your card. All advances can be paid directly to you.

LINE OF CREDIT. Your line of credit will be disclosed to you when you receive your charge card(s) and subsequently on periodic statements. You promise that your purchases and advances will not exceed this line of credit. If you use your account(s) for more than the line of credit, you promise to pay the excess on demand by us.

OTHER CHARGES:

- COPY CHARGES.** A \$5.00 fee will be assessed for each additional copy you request of a monthly period billing statement. A \$5.00 fee will be assessed for each copy you request of a charge slip.
- CARD REPLACEMENT FEE.** A \$10.00 fee may be imposed if a new VISA card is ordered before the expiration date of the card.
- NSF CHECK CHARGES.** In the event that you make a payment on your VISA account by a check drawn on another bank, and your check is returned unpaid to us because of non-sufficient funds in your bank account, you agree to pay us an additional fee of \$30.00.

APPLICATION OF PAYMENTS. We apply your payments in this order: First, to all billed FINANCE CHARGES and other charges, then to billed Advances, then to billed Purchases, then to unbilled Advances, then to unbilled Purchases. "Billed" means shown on your statement. Credit for returns are applied first to current billing cycle billed Purchases and any excess is applied as a payment.

PLACE OF PAYMENT. Payment will be credited as of the date of receipt by us, only if paid in cash or solvent credit and received on a weekday which is not a holiday, at Link Federal Credit Union, 5212 Rockville Road, Indianapolis, Indiana or mailed to 5212 Rockville

Road, Indianapolis, Indiana, 46224. You may make payments at any of our service centers, but payments received at any other location could take up to 5 days to be credited.

SECURITY INTEREST. We take and retain a security interest in any durable goods that you purchase with your account. Our security interest as to each durable good ends at the time you pay the entire balance due for it. Our rights to repossess such durable goods are determined by the Indiana Uniform Consumer Credit Code.

PERSONAL IDENTIFICATION NUMBER. We will issue you a PERSONAL IDENTIFICATION NUMBER "PIN", to be used with your VISA card. You agree not to carry your PIN with you at the same time as you carry your VISA card. We will treat any charge made by you using your VISA card and PIN as having been made or authorized by you.

CHANGE OF TERMS. We retain the privilege to change the terms of this Agreement at any time. We will give you notice of any change at least forty-five days before the effective date of the change. If you do not accept the changes, you must notify us within 25 days after the effective date of the changes. You also must pay us in full, according to the terms of the existing Agreement, and return the VISA card(s) to us cut in half. Use of the VISA card(s) after the effective date of the change constitutes acceptance of the change, even if the 25 days have not passed.

CREDIT INSURANCE. THE PURCHASE OF CREDIT LIFE OR DISABILITY INSURANCE IS VOLUNTARY AND IS NOT REQUIRED TO OBTAIN CREDIT. NO INSURANCE WILL BE PROVIDED UNLESS YOU SIGN THE INSURANCE REQUEST AND AGREE TO PAY THE FOLLOWING PREMIUMS.

- Single CREDIT LIFE Monthly Premium is \$.65 per \$1,000 of your average daily balance. Joint Life Premium is \$1.08 per \$1,000.
- Single CREDIT DISABILITY Monthly Premium is \$1.87 per \$1,000 of your average daily balance.
- Single CREDIT LIFE AND DISABILITY Premium is \$3.52 per \$1,000 of your monthly average daily balance.

WHOLE BALANCE DUE. If you fail to make a payment when due or break one of your promises under this agreement or if we feel there is a good possibility our advances to you will not be repaid, we may require payment of the entire outstanding balance of your account IMMEDIATELY. No notice is required. We may also declare the whole balance due if you die, file for bankruptcy or an arrangement, if other creditors attach or garnish your property, or if you make false or misleading statements on your application.

COLLECTION COSTS. If you do not pay us as required by this Agreement, we may incur collection costs. You promise to pay all collection costs, including reasonable attorney's fees and court costs, and any costs we may incur in retrieving your card. We can bill these costs to your account.

TERMINATION. We can terminate your account any time by telephone or writing you at the address shown on our records. You may terminate your account by writing to us at Link Federal Credit Union, 5212 Rockville Road, Indianapolis, IN 46224. If you terminate your account, you still must pay the entire outstanding balance including FINANCE CHARGES and unbilled items. You must return all cards to us.

LOST OR STOLEN CARDS. You promise to notify us IMMEDIATELY if your card is lost, stolen, or used without your authority. You may be liable for the unauthorized use of your credit card.

You will not be liable for unauthorized use which occurs after you notify Link Federal Credit Union at 5212 Rockville Road, Indianapolis, IN 46224 orally or in writing (after business hours please call 1-800-322-4058) of the loss, theft, or possible unauthorized use. In any case liability shall not exceed the lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized use before notification. Card(s) are the property of Link Federal Credit Union and must not be assigned or used by persons other than yourself or authorized users. You promise to surrender your card(s) upon request from us or VISA merchants.

YOUR ADDRESS. All communication concerning your account should be in writing and will be considered to have been delivered to you if mailed postage prepaid to the address shown in your application. If you move, you must give us your new address in writing, along with a copy of a valid piece of identification with your current address. Please provide these documents within ten (10) prior to the close of the billing period in order for it to be effective.

MERCHANT DISPUTES. We are not liable for the failure of anyone to honor your credit card or account. You agree to settle all disputes arising from purchases directly with the merchant who honored the card and, except as otherwise required by law, to pay us all amounts required by this agreement despite such disputes. No cash refunds will be made for purchases made with your card.

FOREIGN TRANSACTIONS. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars. The conversion rate to dollars will be at 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, in each instance, plus or minus any adjustment determined by the issuer.

TERMS. In this Agreement the words "you" and "your" refer to each cardholder or borrower obtaining credit with the VISA Card, jointly and severally. The words "we", "our", and "us" refer to Link Federal Credit Union.

LAW. Except as Federal Law applies, this agreement is governed by the law of your state of residence. Invalidity of any part of this agreement does not affect the remaining parts.

QUESTIONS. If you have any questions about your statement, please contact us. You should write to us at Link Federal Credit Union, 5212 Rockville Road, Indianapolis, IN 46224 or call us at the telephone number that will appear on your monthly statement. In case you believe there is a mistake on your statement, read the following information in this agreement regarding your right to dispute billing errors.

Your monthly statement shall be presumed to be correct unless you notify us in writing within 15 days from the date of mailing in business transactions, or within 60 days from the date of mailing, in case of consumer transactions. "Consumer Transactions" means purchases or advances for personal, family, household or agricultural purposes. "Business Transactions" means any purchase or advance that is not a consumer transaction.

NOTICE:

See the following statement for important information regarding your rights to dispute billing errors.

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 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.

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 Rule for Credit Card Purchases

If you have a problem with the quality of property or service that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right to pay the remaining amount due on the property or services.

There are two limitations on this right:

- 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
- 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.