VISA CREDIT CARD
ACCOUNT AGREEMENT
Rate Schedule Effective November 1, 2026

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum **9.04%-18.00%*** based on credit worthiness when you open your account. APR will vary with the market based on the Prime Rate. Visa Platinum Rewards **10.04%-18.00%*** based on credit worthiness when you open your account. APR will vary with the market based on the Prime Rate. Green Rewards Card **15.99%****
APR for Balance Transfers	Visa Platinum **9.04%-18.00%*** based on credit worthiness when you open your account. APR will vary with the market based on the Prime Rate. Visa Platinum Rewards **10.04%-18.00%*** based on credit worthiness when you open your account. APR will vary with the market based on the Prime Rate. Green Rewards Card fixed balance transfer rates become **11.99%****.
Penalty APR and When it Applies	**None**
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	**None**
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	**None**
Transaction Fees	
• Balance Transfer	**3%** of the amount transferred.
• Cash Advance	**None**
• Foreign Transaction	**None**
Penalty Fees	
• Late Payment	Up to **$40**, if payment is made past the due date.
• Over-the-Credit Limit	**None**
• Returned Payment	**None**
Other Fees	
• Skip-a-Payment	**$30** fee (Interest Charge) will be assessed to your share or checking account, for any payment that you request to skip, provided we honor your request.
• Replacement Card	**$5** per replacement card may be charged to your account.
• Document Copy	**$6-$8** to provide documentary evidence of a transaction.
• Photocopy Fee	**$1** photocopy of monthly statement at your request.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See page 3 of this Agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights see page 5 & 6 of this agreement.

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: (Visa Platinum) 2.04%-13.49% and (Visa Platinum Rewards) 3.04%-14.49%, depending on your credit history. The interest rate may change quarterly on the first day of the month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18.00%. Any increase will take the form of more payments of the same amount.

****Fixed Rates**: Rates will not increase or decrease for the life of the product. A change in rate will not be applied at any time.

Date the Prime Rate is	First day of the calendar quarter (January, April, July, and October)
Effective Date of Prime Rate:	First day of the following month

VISA CREDIT CARD
ACCOUNT AGREEMENT

This agreement covers your Visa Card Account issued by America's Credit Union, a Federal Credit Union ("Lender"). In this Agreement the words "you," "your," "yours," "applicant," and "borrowers" mean any person who signs the application for the Account, any joint obligor, guarantor, authorized user, or the person whose name is embossed on the Card. The words "we," "us," "our," and "Lender" mean America's Credit Union, a Federal Credit Union. If you sign an application for this Account or sign or use any Card or PIN, or allow others to use the Card or PIN, you and they will have accepted this Agreement just as if you and they signed it, and you and they, jointly and severally, will be bound by the following terms and conditions which will govern this Account.

Using Your Account
Your Account is to be used only for personal, family or household purposes. You may use your Card to make purchases from merchants and others who accept Visa Cards. In addition, you may obtain cash advances from the credit union and from other financial institutions, which accept Visa Cards, and from some automated teller machines (ATM), such as the Visa ATM Networks and Plus which accept Visa Cards. (Not all ATMs accept Visa Cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) issued to you for use with your Visa Card. If you use an ATM that is not operated by us, you may be charged a fee by the operator of the ATM and/or by an ATM or automated transfer network. You may obtain advances under your account by writing preprinted loan checks that we may supply to you from time to time. Your use of a Visa loan check will be treated as a cash advance.

Illegal Use of Your Account
You promise that you will not allow your Account to be used for Internet gambling, and you will not use it for any unlawful purposes or transactions, including check kiting. We may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. You agree that you are responsible for repayment of all debts incurred for these transactions. The credit union has no liability, or responsibility for any such use by you or any authorized user(s).

Joint Accounts
If this is a joint Account, each person on the Account must sign the Agreement (by signing on the application). Each of you will be individually and jointly responsible for paying amounts owed under this Agreement. This means that the credit union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the Account and the termination will have an effect to all of you. Your obligation to pay the Account balance continues even though an agreement, divorce decree or other court judgment, to which we are not a party, may direct you or one of the other persons responsible to pay the Account.

Authorized Users
If you let anyone use your Account, that person is an authorized user. You may request another card for each authorized user. If you do, this Account may appear on the authorized user's credit report. You are responsible for all use of your Account including charges by authorized users. You must tell us if you want to stop an authorized user from using your Account. If you do, we may close the Account and issue a new card(s) with a different Account number. It is your responsibility to get any cards, checks or any other means of access to your Account from the authorized user and destroy them or return them to us upon request.

Military Lending Act Disclosure for Covered Borrowers

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For line of credit accounts and credit cards, your payment is a percentage of the outstanding balance as shown in your account agreement. This disclosure is also available verbally by contacting ACU at 866-968-7128.

Credit Line
We also call this a credit limit. We will assign a credit line to your Account. Your statement will show the amount of your credit line as of the date of the statement. If your Account goes overlimit, you must repay the overlimit amount when it is billed on your monthly billing statement or sooner if we ask you to. The credit union reserves the right to decline any transaction that will cause you to go over your credit limit. You may request an increase in your credit limit by a method acceptable to the credit union. The credit union has the right to reduce or cancel your credit limit, refuse to make an advance and/or terminate your Account at any time, for any reason, not prohibited by law.

Additional Benefits/Card Enhancements
The credit union may from time to time offer additional services to your Account, such as travel accident insurance, at no additional cost to you. You understand that the credit union is not obligated to offer such services and may withdraw or change them at any time.

Billing Cycles/Statements
Your account billing cycle is one calendar month, starting on the first day of the month and ending on the last day of the month. The statement date is the last day of the month. We will provide you with a billing statement each month one is required by applicable law.

Blocking Cards or Transactions
The credit union may temporarily block your Visa Card when there is an appearance of unusual spending behaviors, until we are able to verify the transactions with you to prevent fraudulent transactions from occurring to your Account. We may also block transactions, for a period selected by the credit union, originating in certain domestic or international regions when there is a high instance of fraud.

VIP Travel Monitoring Service
If you are traveling outside of your State of residence for a short period of time, call us at 253-964-3113 (local) or 866-968-7128 (toll free) to start VIP Travel Monitoring Service. This service provides premium, 24/7 monitoring capability that offers a hands-on approach to fraud monitoring by removing you from automated fraud systems.

Lost or Stolen Cards, Checks or Account Number
If you lose or someone steals your card or any other means to access your Account, or if you think someone has used your Account without permission, you must tell us immediately. Call us at 253-964-3113 (local) or 866-968-7128 (toll free) or, if after hours, call us at 866-767-0811. Do not use your Account after you notify us. We may end your credit privileges and close your Account if we consider it appropriate. You agree to provide us with information to help us find out what happened.

Types of Transactions and Authorizations

Purchases: You may use your card to pay for goods or services.

Balance Transfers: At our discretion, we may allow you to transfer balances from other accounts or loans from other credit card companies, other lenders or other balance transfers we may allow, using balance transfer checks we provide or our website, or by calling us to make the transfer on your behalf. Those uses are "balance transfers". You are not authorized to transfer balances to this Account from loans you have with America's Credit Union. If you request a balance transfer but do not have enough available credit, we may transfer only a part of the requested amount.

Cash Advances: You may use your card to get cash from automatic teller machines or from financial institutions that accept the card, or by using cash advance checks we may provide. All the following uses of your Account will be treated as "cash advances": purchasing travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions; purchasing lottery tickets, casino gaming chips, racetrack wagers or similar betting transactions; and making a payment using a third-party service.

Types of Checks/Refusal to Pay Checks: Each balance transfer check or cash advance check you write is your request for funds. We may also call them a check or an access check. The check must be signed by the person whose name is printed on it. When we receive an access check for payment, we may review your Account to decide whether to pay that check. We have the right not to pay a check for any reason, including but not limited to the following examples:

- The check is post-dated. If a post-dated check is paid, resulting in another check being returned or not paid, we are not responsible.
- You have used the check after the date specified on it.
- You are in default (including exceeding your credit line) or would be if we paid the check.

Overdraft Advances: If we approve your request for overdraft protection, you may access your Visa Account by overdrawing your ACU checking account. We will advance funds from your Visa Account as a cash advance, provided your Visa Account has credit available to transfer funds to your checking account to pay the overdraft.

Promotions: We may make special offers for you to use your Account. If we do, we will tell you how those offers will work and how long they will last. Any special offer is subject to the terms of the Agreement unless we explain otherwise in the offer.

Refusal to Authorize Transactions: We may decline any transaction on your Account for any of the following reasons:

- operational matters,

- your Account is in default (including exceeding your credit line),
- suspected fraudulent or unlawful activity, or
- any other reason we chose.

We are not responsible for any losses if a transaction on your Account is declined for any reason, either by us or a third party.

Limitations on Transactions: The maximum amount you may withdraw daily using your card:

- ATM: $510 with a daily limit of 10 transactions
- Point of Sale (POS) merchants: $7,510 with a daily limit of 20 transactions
- Authorization/Signature based transaction: Available credit limit with a daily limit of 20 transactions.

Security Interest
When you give the credit union a specific pledge of shares, by signing a separate pledge of shares, your pledged shares will secure your Account. You may not withdraw amounts that have been specifically pledged to secure your Account until the credit union agrees to release all or part of the pledge amount. In addition, your Account is secured by all other shares you have in any individual or joint account with the credit union, except for shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law to give as security. These other shares may be withdrawn unless you are in default under this agreement. You authorize the credit union to apply the balance in your individual or joint share accounts to pay any amounts due on your Account if you should default. Collateral securing other loans you have with the credit union may also secure this loan, except that a dwelling will never be considered as security for this Account not withstanding anything of the contrary in any other agreement.

Payments
Each month you must pay at least the minimum payment shown on your statement on or before the 25th day of the month or the next business day if the 25th day falls on a weekend or holiday. If you do not make your payment as specified above a late fee up to $40 may be charged to your Account. Payments will be credited the same day we receive them on any business day that we are open. You may pay more frequently, pay more than the minimum payment, or pay the Total New Balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month as shown on your statement, if any. The minimum Payment will be either 2% of your Total New Balance on ACU Visa or $25, whichever is greater; or (b) your Total New Balance if it is less than $25, plus (c) any portion of the Minimum Payment(s) shown on prior statements(s) which remains unpaid. In addition, at any time your Total New Balance exceeds your Credit Line, you must immediately pay the excess upon demand.

Payment Allocation
Payment amounts more than the minimum payment will be applied first to the balance bearing the highest rate of interest, and then to each successive balance bearing the next highest rate of interest, until the payment is exhausted. Your minimum payment amount may be applied to your Account in any manner the credit union chooses as applicable with current laws.

Automatic Payment Option
If you have requested the Automatic Payment Option, all Minimum Payments due, will automatically be deducted from your designated checking or savings account balance on your payment due date or thereafter when funds are available. If your payment is scheduled from another institution, the credit union may debit your account up to 4 days prior to due date if the due date falls on a weekend or holiday. If there are insufficient funds available, a fee will be assessed to your Account, and you will need to remit your payment directly to the credit union. The Automatic Payment option remains in full force until the credit union receives written notification from you terminating the arrangement. We must receive your request for termination 3 business days prior to your next payment.

Credit Balances
You may request a refund of any credit balance at any time. Otherwise, we will apply it to any new charges on your Account or provide the refund to you as required by law.

Automatic Charges
You may allow others to automatically charge repeat transactions to your Account. You will be responsible for making new arrangements to make those payments if they are stopped for any reason such as:

- your Account is closed or suspended, or
- your Account number changes.

How to Avoid Interest Charges
You can avoid Interest Charges on purchases by paying the full amount of the Total New Balance of Purchases each month by the due date on your statement. Otherwise, the New Balance of Purchases, and subsequent purchases from the date they are posted on your Account will be subject to Interest Charges. Cash Advances and Balance Transfers are always subject to Interest Charges from the date they are posted to your Account.

New purchases posted to your account during a billing cycle will not incur an Interest Charge for that billing cycle if you had a zero or credit balance at the beginning of that billing cycle or you paid the entire New Balance on the previous cycle's billing statement by the Payment Due Date of that statement; otherwise, an Interest Charge will accrue from the date a purchase is posted to your account. To avoid an additional Interest Charge on the balance of purchases you must pay the entire New Balance on the billing statement by the Payment Due Date of that statement (Grace Period). An Interest Charge begins to accrue on cash advances from the date the cash advance is posted to your Account.

PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE

The **INTEREST CHARGE** imposed during the billing cycle will be determined by multiplying the Average Daily Balance by the Monthly Periodic Rate. The **ANNUAL PERCENTAGE RATE** (APR) is divided by 12 to produce the monthly rate. Your APR may vary with changes to an index which is the Prime Rate as published in *The Wall Street Journal* (Determined on the first day of the calendar quarter). If *The Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate and inform you on your billing statement or through a separate notice. The rate table shows which rates, if any, are variable rates. The rate table lists the margin for each variable rate and any minimum periodic rate and corresponding APR. When you have an APR that varies with changes to the Prime Rate, we calculate your APR by adding a percentage (a "margin") to the Prime Rate. If this calculation results in a change to your APR because the Prime Rate The new rate will apply as of the first day of your billing cycle in which the update occurs. All accounts have a ceiling limit of 18.00% APR and will not exceed that amount at any given time.

Account Type Credit Score Range Annual Percentage Rate/Periodic Rate
Effective as of November 1, 2026

Visa Green Rewards
Non-Variable rate of 15.99%

Visa Platinum Rewards
Prime 760+ (Prime* + 3.04%)
720-759 (Prime* + 5.49%)
680-719 (Prime* + 6.49%)
640-679 (Prime* + 9.49%)
600-639 (Prime* + 13.49%)
000-599 (Prime* + 14.49%)

Visa Platinum
Prime 760+ (Prime* +2.04%)
720-759 (Prime* +3.99%)
680-719 (Prime* + 4.99%)
640-679 (Prime* + 7.99%)
600-639 (Prime* + 12.49%)
000-599 (Prime* + 13.49%)

VISA CREDIT CARD
ACCOUNT AGREEMENT

Periodic Interest Charge Calculation—Average Daily Balance Method (including current transactions)
We figure periodic Interest Charges for each billing cycle. We begin with each existing balance for each type of transaction (for example, purchases, balance transfers, cash advances and promotions). We may combine different transaction types with the same monthly interest rates. We figure the Interest Charge on your account by applying the monthly periodic rate to the "average daily balance" of each transaction type on your account. To get the "average daily balance" we take the beginning balance of each transaction type on your account each day, add any new transactions and fees, and subtract any unpaid interest or other interest charges and any payments or credits. This gives us the daily balance. Then, we add up all or the daily balances for each transaction type for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

Penalty Rate
The credit union does not have a penalty interest rate.

Skip-A-Payment
At our option, we may allow you to skip your minimum payment twice a year, when requested by you. You cannot skip two months of payments consecutively and you must have made timely payments on the loan for a minimum of six months. A $30 fee may be charged; if we charge you a fee, we will deduct the fee from your checking or savings account. You understand we will continue to apply interest charges to your Account during the skip payment billing cycles(s). Beginning with the billing cycle following a skip payment, you agree that all the provisions of the Agreement shall apply.

Other Fees and Charges
We may charge the following fees listed below. Transaction fees are added to the related balance for the type of transaction. All other fees are added to the balance for purchases.

Late Fee
Up to **$40**, if payment is made past the due date.

Return Check Fee
None

Return Payment Fee
None

Balance Transfer Fee
3% of the amount transferred.

Cash Advance Fee
None

Service Fees
We may charge fees if you request a copy of a billing statement, sales draft, or other record of your Account, or if you request a replacement card other than reissue or any special services (for example, obtaining cards on an expedited basis). However, we will not charge fees for copies of documents requested for a billing dispute. We will inform you of the fee in effect prior to when the applicable service is provided.

Credit Insurance
If you choose voluntary credit life and/or credit disability insurance, the premiums for such coverage will be added to your outstanding balance appearing as a purchase charge on your statement. If you do not make any payment when due, we may, at our option, cancel such coverage. We also have the option of paying the insurance premiums and adding them to your outstanding balance where they will be subject to the Annual Percentage Rate disclosed. Refer to the Credit Insurance Application for pricing information.

Default
You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you make any false or misleading statements in any credit application or credit update. You also will be in default if your ability to repay us is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death or failure to abide by this Agreement. You will also be in default if something happens that the credit union believes may substantially reduce your ability to repay what you owe. If your Account is in default, we may close your Account without notice and require you to pay your unpaid balance immediately. To the extent permitted by law, if you are in default because you have failed to pay us, you will pay our collection costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this Agreement. Any shares that were given as security for your Account may be applied towards what you owe.

Closing/Suspending Your Account
You may close your Account at any time. We may require you to provide a closure request in writing. Except as required by applicable law, we may close your Account or suspend your credit privileges or any feature on your Account at any time for any reason, including Account inactivity, without notice. If we close your Account or suspend your credit privileges or any feature, we will not be liable to you for any consequences that result. If you or we close your Account, you and any authorized users must stop using your Account immediately and destroy all cards, checks or other means to access your Account or return them to us upon request. You will continue to be responsible for charges to your Account according to the terms of this Agreement.

Changes to Your Account
The credit union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. The change will not apply to your existing balances, unless permitted by law, but will apply to any future transactions that you make. Certain changes may give you the option to opt out of the changes, if so, you will be advised when notified of the change. If you opt out your Account will be closed to future transactions, and we may require you to make increased payments of not more than twice the prior payment percentage or we may amortize the remaining balance for a period of not more than 60 months.

Credit Information
You authorize us to investigate your credit standing when opening, renewing, or reviewing your Account, and you authorize us to disclose information regarding your Account to Credit Bureaus and other creditors who inquire of us about your credit standing. If you ask, we will tell you the name and address of each Credit Bureau from which we obtained a report about you. If you think we have reported information to a credit reporting agency that is not correct, you may write to us using the address listed on your billing statement. Please include your name, address, Account number, telephone number and a brief description of the problem and a copy of the credit reporting agency report if you have it. We will investigate the matter. If our investigation shows that you are right, we will contact each credit reporting agency to which we reported the information and will request they correct the report. If we disagree with you after our investigation, we will tell you in writing or by telephone.

Negative Credit Reports
You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Communications/Change of Information
We can provide cards, billing statements and other communications to you at any mailing address or email address shown in our records. If you change your contact information such as any mailing address, telephone number or email address, you must notify us immediately in writing to the address shown on your billing statement. Telephone numbers you provide include those you give us and/or those we obtain from caller ID processes. We may obtain telephone numbers, mailing address and email address information from you or third parties, and we may accept mailing address corrections from the United State Postal Service.

You authorize us, or anyone acting on our behalf, to call or send a text message to any number you provide or to any number where we reasonably believe we can contact you. These include calls to mobile, cellular, or similar devices, and calls using automatic telephone dialing systems and/or prerecorded messages. We may also send an email to any address where we reasonably believe we can contact you. Some of the legal purposes for calls and messages include suspected fraud or identity theft; obtaining information; transactions on or servicing of your Account; collecting on your Account; and providing you information about products and services.

Telephone Monitoring and Recording
We and our agents may listen to and record your telephone calls with us. You agree that we and our agents may do so, whether you or we initiate the telephone call.

Enforcing This Agreement
We can delay enforcing or not enforce any of our rights under this Agreement without losing our right to enforce them in the future. If any of the terms of this Agreement are found to be unenforceable, all other terms will remain in full force.

Assignment
We may assign your Account, any amounts you owe us, or any of our rights and obligations under this Agreement to a third party. The assignee will be entitled to any of our rights that we assign to that person.

VISA CREDIT CARD
ACCOUNT AGREEMENT

Governing Law
The terms and enforcement of this Agreement and your Account shall be governed and interpreted in accordance with federal law and, to the extent state law applies, the law of Washington State without regard to conflict-of-law principles. The law of Washington, where we and your Account are located, will apply no matter where you live or use the Account.

ACU VISA GREEN REWARDS

1. You are automatically enrolled in the ACU Visa Green Rewards Program provided your account is open, not a business or trust account, current and not in default or delinquent. Only accounts that comply with the terms and conditions of this Visa Account Agreement will be eligible to earn Cash Rewards. If your account is delinquent, you will not accrue Cash Rewards and we will have the option to withdraw Cash Rewards previously earned. Cash Rewards begin accruing again once the account is no longer delinquent.
2. Cardholders will earn a 1.50% cash reward for every one dollar ($1.00) in net purchases (purchases minus returns/credits) made on your Credit Card Account, rounded to the nearest one cent ($0.01). You do not earn Cash Rewards on cash advances of any kind, balance transfers, any interest, or fees, including but not limited to returned payment fees, and late fees. Your Cash Reward balance will be calculated monthly.
3. You will earn Cash Rewards each month posted as a statement credit or to your preselected ACU Savings account. Your account must be open and in good standing (not cancelled or terminated by either party, not delinquent or otherwise not available to use for charges) at the time of redemption.
4. If statement credit rewards posting is selected and at time of rewards posting the credit card loan has either a zero balance or negative balance the rewards will post to the preselected savings account.
5. The maximum Cash Rewards that you can earn monthly is $100 ACU reserves the right to amend, cancel, or temporarily suspend the Cash Rewards Program, in whole or part, or change any of the rules and conditions, at any time for no reason in our sole discretion, which may result in forfeiture of Cash Rewards not yet redeemed.

ACU VISA PLATINUM CASH REWARDS

1. You are automatically enrolled in the ACU Visa Cash Rewards Program provided your account is open, not a business or trust account, current and not in default or delinquent. Only accounts that comply with the terms and conditions of this Visa Account Agreement will be eligible to earn Cash Rewards. If your account is delinquent, you will not accrue Cash Rewards and we will have the option to withdraw Cash Rewards previously earned. Cash Rewards begin accruing again once the account is no longer delinquent.
2. Cardholders will earn a one percent (1%) cash reward for everyone dollar ($1.00) in net purchases (purchases minus returns/credits) made on your Credit Card Account, rounded to the nearest one cent ($0.01). You do not earn Cash Rewards on cash advances of any kind, balance transfers, any interest, or fees, including but not limited to returned payment fees, and late fees. Your Cash Reward balance will be calculated monthly, and a rolling total will appear on your Visa statement.
3. You will earn Cash Rewards for the annual period of November 1st through October 31st. You may only redeem your Cash Rewards for the above annual period from November 1st through December 31st. Your Cash Rewards may be applied to an ACU Checking, Savings, Loan or redeemed by a paper check by calling the Member Contact Center at 866-968-7128 (toll free) or 253-964-3113. Your account must be open and in good standing (not cancelled or terminated by either party, not delinquent or otherwise not available to use for charges) at the time of redemption.
4. Your annual Cash Rewards expire on January 1st of the following year if not redeemed during the November 1st to December 31st redemption period.
5. The maximum Cash Rewards that you can earn annually is $250 (November 1st through October 31st
6. ACU reserves the right to amend, cancel, or temporarily suspend the Cash Rewards Program, in whole or part, or change any of the rules and conditions, at any time for no reason in our sole discretion, which may result in forfeiture of Cash Rewards not yet redeemed.

Liability for Unauthorized Use-Loss/Theft of Card
If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you agree to notify us immediately at:

America's Credit Union
PO Box 5060
DuPont, WA 98327-5060

or call us at 253-964-3113 (local) or 866-968-7128 (toll free) after hours or on Saturday or Sunday call 866-767-0811.

You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit card and comply with such procedures as we may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.

You will be liable for any unauthorized use only if we can prove that you were grossly negligent in your use or handling of your Credit Card, or if we can prove that you used your Credit Card fraudulently.

You will have zero liability for any fraudulent use if you notify us of unauthorized transactions that appear on a periodic statement, within 60 days after the transmittal of that statement. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed $50.

Your Billing Rights; Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at:

America's Credit Union
PO Box 5060
DuPont, WA 98327-5060

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether there has been an error:

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

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question, or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount, we think you owe.

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

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

Your Rights If You Are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have 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 purchase.

To use this right, all the following must be true:

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

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

America's Credit Union
PO Box 5060
DuPont, WA 98327-5060

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

This Agreement last revised November 1, 2026.
Please call 253-964-3113 (local) or 866-968-7128 (toll free) to make sure you have the most recent copy of this Agreement.