

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases	16.99%
APR for Cash Advances Balance Transfers	16.99%
How to Avoid Paying Interest on Purchases	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.
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	\$49 , First Year waived, then deducted each year on Visa open date.
Transaction Fees	
• Balance Transfer	3% of transaction
• Cash Advance	3% of transaction
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$35 , 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 2 of this Agreement.

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.

BUSINESS CREDIT CARD ACCOUNT AGREEMENT

This Agreement covers your Business Credit Card account, issued by the America's Credit Union ("Credit Union"). In this Agreement the words "you," "your," "yours," "applicant," and "Borrowers" mean any person who signs the application for this Account, any joint obligor, guarantor, authorized user, or the person whose name is embossed on the Card. The words "we," "our," and "Credit Union" mean the America's Credit Union. The word "Card" means any one or more credit cards issued under the Credit Union's Credit Card program. If you sign a written or online 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 terms and conditions this Agreement and the accompanying Account Disclosures ("Agreement") which will govern your Account.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

ACCOUNT ACCESS

Purchases and Cash Advances. You must sign the Card to use it. Once you have signed the Card, you can use it for consumer purposes (personal, family, household) to make purchase and cash advance transactions subject to the amount of your credit line. You may use your Card to purchase goods and services any place your Card is honored by participating merchants. No purchase amount may exceed the amount of your credit line. You may use your Account to get cash advances from the Credit Union and from participating financial institutions or automated teller machines (ATMs). There is a \$1,000 maximum on cash advances each day.

Balance Transfers. After account opening you may request credit card balance transfers of your account balances at another institution. Balance transfer transactions will be treated as cash advances for interest accrual. We may offer rate discounts on balance transfers during the first 30 days after your account opening as set forth on your Account Disclosures.

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.

YOU PROMISE TO PAY

You promise to pay the Credit Union all such amounts, plus any Interest Charges, which arise from the use of the Card or Account by you or any other person, and to be jointly and severally liable with such a person, unless such other person does not have actual, implied, or apparent authority for such use, and you received no benefit from the use. You promise to pay the Credit Union either by direct payment or by automatic transfers from savings or checking.

CREDIT LINE

This Agreement will constitute a revolving line of credit for an amount which will be the credit line under your Account. You may access your credit line through Card purchases, cash advances, balance transfers. We will advise you of the amount of your credit line on your statement. That amount will be the maximum amount you may have outstanding at any one time. You agree not to attempt to obtain more credit than the amount of your credit line. We retain the right to increase or decrease your credit line at any time for any reason. Any increase or reduction on the limit of your credit line will be shown on your monthly statement or by separate notice together with any changes in the applicable minimum monthly payments. Your eligibility for this credit line is determined by our loan policy and may be terminated at our sole discretion, without demand or notice. You may close your credit line at any time by notifying the Credit Union in writing and returning all Cards cut in half. If you terminate this Agreement or if we terminate or suspend your credit privileges, the provisions of this Agreement and your liability hereunder shall otherwise remain in full force and effect until you have paid the Credit Union all sums due under this Agreement and returned all Cards.

MINIMUM MONTHLY PAYMENT

You agree that you will pay each month not less than the minimum monthly payment on or before the scheduled monthly due date. The minimum monthly payment will be 2% of your outstanding balance ("New Balance") or \$25.00, whichever is greater. If your outstanding balance is \$25.00 or less, you agree to pay the balance in full. The total minimum payment due each month is the minimum monthly payment, any amounts past due and any overlimit amounts. We can accept late payments or partial payments, or checks, drafts, or money orders marked "payment in full" without prejudice to our rights under this Agreement, which are hereby explicitly reserved. A credit posting from a merchant or reversal of fees does not constitute a minimum monthly payment. Your payments may be allocated at the Credit Union's discretion to pay off lower rate balances, such as promotional offers, before higher rate balances, such as cash advances or purchases. However, payments in excess of the minimum payment will be allocated first to higher rate balances, as applicable. From time to time, we may allow you to skip your minimum monthly payment due. If you choose to skip that payment, Interest Charges will continue to accrue in accordance with this Agreement. Payments received at: the America's Credit Union, PO Box 5060, DuPont, WA 98327-5060 at or before 5:00 PM Pacific Time on any business day will be credited to your Account as of that date; payments received by mail at that address after 5:00 PM Pacific Time, on a weekend or federal holiday will be posted to your Account as of the next business day. You may make your payment in person at a Credit Union branch at any time during the Credit Union's general hours of operation on business days and the payment will be credited to your Account as of that date. Payment crediting to your Account may be delayed up to five days if your payment is received by mail at any other address or not accompanied by the remittance portion of your Account statement. At our option, we may allow you to skip your minimum payment twice a year, when requested by you. You cannot skip to months of payments consecutively and you must have made timely payments on the loan for a maximum of six months. A \$30 skip payment 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 cycle(s). Beginning with the billing cycle following a skip payment, you agree that all provisions of the Agreement shall apply.

SECURITY INTEREST

By signing your application, to secure your Account, you granted us a purchase money security interest under the Washington Uniform Commercial Code in any goods you purchase through your Account. If you default, we will have the right to recover any of these goods that have not been paid for through application of your payments in the manner described in Section 4. In addition, you granted us a security interest in all your shares and deposits, present and future, and all accounts (except Individual Retirement Accounts) with the Credit Union to secure your Account and agree, upon default, the Credit Union may apply all that is secured to pay any amounts due under this Agreement, without further notice to you. You further agree that collateral securing other loans with the Credit Union (except loans secured by real property) also secures this Account.

MONTHLY STATEMENTS

Each month we will send you a statement showing purchases, cash advances, payments, and credits made to your Account during the billing cycle, as well

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as your "New Balance," any Interest Charge and any late charge or other charges. Your statement also will identify the minimum monthly payment you must make for that billing period and the date it is due. You agree to retain, for statement verification, copies of transaction slips resulting from each purchase, each advance, and other transactions on your Account. Unless you notify the Credit Union of a billing error as described below, you accept your monthly statement as an accurate statement of your Account with the Credit Union.

CIRCUMSTANCES UNDER WHICH AN INTEREST CHARGE WILL BE IMPOSED

The total outstanding balance of purchases, cash advances and balance transfers in the Account on the closing date of a billing cycle, including any fees and Interest Charges will be shown on the Periodic Statement for that billing cycle as the "New Balance."

Cash Advances & Balance Transfers. An Interest Charge will be imposed on cash advances and balance transfers from the date each advance is posted until such advances are paid. There is no time period within which to pay to avoid a periodic Interest Charge on cash advances and balance transfers. In addition to the Interest Charge based on a Periodic Rate, you agree to pay an advance fee (Interest Charge) of 3% of the amount of any advance requested.

Purchases. An Interest Charge will be imposed on the portion of purchases included in the new balance that remains unpaid 25 days after the closing date. This "grace period" allows you to avoid an Interest Charge on purchases for a billing cycle. However, to the extent you do not pay your purchase transactions within the grace period, your Interest Charge will accrue from the date purchases are posted to your account.

CALCULATING INTEREST CHARGES

Average Daily Balance. The Interest Charge imposed on purchases, balance transfers and cash advances with respect to a Billing Cycle will be determined by multiplying the Average Daily Balance of purchases, balance transfers and cash advances by a Periodic Rate. The Average Daily Balance for purchases, balance transfers and cash advances is calculated separately. We take the beginning balance of cash advances, balance transfers or purchases in your account each day, add any new cash advances, balance transfers and purchases (whichever are applicable) and subtract any payments or credits (and unpaid Interest Charges). This gives us the Daily Balance. Then we add up all the Daily Balances of cash advances and purchases for the billing cycle and divide the totals by the number of days in the billing cycle. This gives us the "Average Daily Balances" for purchases, balance transfers and cash advances. Interest Charges start to accrue on cash advances, balance transfers and purchases from the date the cash advance, balance transfers or purchase is posted to your Account, and your Account balance is reduced when Credit Union receives your payment or enters a credit. However, a portion of your balance that is the result of purchases has a different treatment if you pay that entire portion by at least twenty-five (25) days after we send your billing statement. An Interest Charge will be imposed on the portion of purchases included in the New Balance that remains unpaid within 25 days after the closing date.

INTEREST RATE

Your Account has a fixed Periodic Rate and corresponding Annual percentage Rate (Interest Rate) of 16.99% Annual Percentage Rate. The Credit Union may offer introductory and promotional Annual Percentage Rates from time to time. At the end of any introductory or promotional period, the standard Annual Percentage Rate applicable to your account will apply. The "Total Interest Charge" shown on your monthly statement consists of the periodic Interest Charge on purchases, the periodic Interest Charge on cash advances.

CONDITIONS UNDER WHICH OTHER CHARGES MAY BE IMPOSED

We may impose the following fees and charges on your Account:

- **Annual Fee.** You agree to pay a \$49 Annual Fee each year (waived first year) on the anniversary date your credit card account was opened. You authorize us to deduct the fee from your deposit account.
- **Late Fee.** If we do not receive your minimum payment within 5 days of the due date, we may impose a Late Fee of up to \$35.00.
- **Card Replacement Fee.** If you request a replacement card, you agree to pay a \$5 card replacement fee.
- **Rush Card Delivery Fee.** If you request a rush delivery of a card, you agree to pay a \$50 rush card delivery fee.
- **Document Copy Fees.** If you request a copy of a credit card statement or receipt, we may charge your Account \$6.00 per copy. These charges cover the costs of locating, copying, and delivering the documents to you. If a request is related to a billing error and an error is found, we will reverse any photocopying charges.
- **ATM Fees.** If you use an ATM to obtain a cash advance and the ATM is not operated by the Credit Union, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge may be charged to your account if you complete the transaction.
- **Currency Conversion/Foreign Transaction Fee.** Purchases and cash advances made in foreign countries will be billed to you in US dollars. The currency conversion rate for international transactions as established by VISA International, Inc. is 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.
- **Attorney's Fees and Costs.** If you default on any part of this Agreement, you agree to pay the Credit Union all costs to collect your Account, including court costs and reasonable attorney fees and collection agency costs whether or not there is a lawsuit, and fees on any appeal and fees for bankruptcy proceedings, appeals, and any post judgment collection services, if applicable.

CONDITIONS OF CARD USE

The use of your Card and Account are subject to the following conditions:

- **Business Use.** You represent that your Account will be used exclusively for business, commercial, agricultural or organizational purposes and not for personal family or household purposes. Before using the Business Visa Credit Card, it must be signed by the Authorized Officer or Authorized User whose name appears below the Business name on the Card. By requesting, signing, keeping, using or authorizing an employee to use your Account or Card, you agree to accept the terms of this Agreement. If you are an Authorized Officer or Principal Owner obtaining an Account for your Business, you agree to the terms of this Agreement in your personal capacity as well as your capacity as an officer or owner authorized to bind the Business to this Agreement. You and any Authorized Users may use the Account for Purchases made in person, by phone, mail or the internet, from anyone who accepts the Card. If you give your account number to make a purchase or obtain a Cash Advance without presenting the Card (such as a mail order

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or telephone purchase or internet purchase) the legal effect will still be the same as if the Card itself was used by you.

- **Ownership of Cards.** Any Card that we supply to you are our property and must be returned to us or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to our instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or Account to another person. You may not use the Card for any illegal or unlawful transactions and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.
- **Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other credit instrument or device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your Account in lieu of a cash refund.
- **Consent to Contact.** By providing your telephone and email information to the Credit Union you expressly authorize the Credit Union to contact you at any telephone number or email address you provided, so we can assist you with your account services or take measures to prevent fraud to your Account. You agree the Credit Union may use automatic telephone dialing systems in connection with any calls made to any telephone number you provided, even if the telephone number is assed to a cellular telephone service or other service for which the called party is charged. You may revoke the authorization at any time by providing the Credit Union with your written revocation by mail to PO Box 5060 DuPont, WA 98327 or by email through the Online Banking Service at www.youracu.org.

In addition, to enhance your member experience with ACU, if you expressly authorize us in writing to do so, we may contact you on any telephone number associated with your Account, including a wireless telephone number (i.e., cell phone number), to deliver to you messages related to advertising and telemarketing calls and text message(s). Contact may be initiated by an employee representative or by using an automatic telephone dialing system and/or an artificial or prerecorded voice. Authorization for advertising or telemarketing messages is not required as a condition of Credit Union membership, account opening, loan approval, or use of any Credit Union services. You may withdraw your consent at any time by providing written notice to use as PO Box 5060, DuPont, WA 98327, by email through the Online Banking Service, www.youracu.org, via phone at 253-964-3113 or toll free at 866-968-7128 or by any other reasonable means.

- **No Illegal Use.** You may not use the Card for any illegal purpose or to initiate any type of electronic gambling transactions through the internet.
- **Security of Access Code.** The personal identification number (PIN) or access code that you select is for your security purposes. The access code is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to have or use your access code, you understand that person may review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your access code and you agree that the use of your access code will have the same effect as your signature authorizing transactions. If you authorize anyone to use your access code in any manner that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying the Credit Union and changing your access code immediately. You are responsible for any transactions made by such persons until you notify the Credit Union that transactions and access by that person are no longer authorized and your access code is changed. If you fail to maintain or change the security of these access codes and the Credit Union suffers a loss, we may terminate your electronic funds transfer and account services immediately.
- **Blocking Cards or Transactions.** We 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 on your Account. We may also block transactions, for a period of time selected by the Credit Union, originating in certain or international regions when there is a high instance of fraud.
- **VIP Travel Monitoring Service.** If you are traveling out 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 a VIP Travel Monitoring Service. This service provides premium 24/7 monitoring capability that offers a hands on approach or fraud monitoring by removing you from automated fraud systems.

DEFAULT

You will be in default under this Agreement if any of the following occur: (a) any minimum monthly payment is not made when due; (b) you become insolvent, bankrupt, or you die; (c) you violate any part of this Agreement, or any other agreement with the Credit Union; or (d) if we reasonably deem ourselves insecure on your credit line. We will notify you in writing of any such action as soon as practical if it occurs. Upon default, we may declare the entire unpaid balance immediately due and payable, and you agree to pay that amount plus any attorney's fees and costs including collection agency costs incurred by the Credit Union. We can delay enforcing any right under this Agreement without losing that right or any other right. If you are in default under this Agreement or any other loan or service agreement with the Credit Union or we suspect fraudulent activity on your account, the Credit Union may without prior notice restrict use of your Card, access to your accounts or suspend your electronic services or access devices, including ATM or debit cards and online or mobile banking services. Such restrictions may continue until you cure any default condition or any fraud condition is resolved. 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 this Agreement.

CREDIT INFORMATION AND REPORTING NEGATIVE INFORMATION

You authorize us to release information to others (e.g., credit bureaus, merchants, and other financial institutions) regarding the status and history of your credit line. You agree to provide us, at any time we deem necessary, with a current financial statement and updated credit information upon request. We may investigate your credit directly or through a credit reporting agency. We may report negative information about your account to credit reporting agencies including: late payments, missed payments or any default condition.

REPORTING UNAUTHORIZED USE, LOSS OR THEFT OF CARD

You agree to notify the Credit Union immediately of the loss, or the theft, or the use without your permission, of any Card that we provide to you. You will need to notify: America's Credit Union, PO Box 5060, DuPont, WA 98327-5060 or telephone: 866-968-7128 orally or in writing of loss, theft, or possible unauthorized use. To the extent there are less than ten credit cards issued to you for business use by you, your officers, employees or authorized agents, you may not be liable for losses exceeding \$50 related to credit transactions by unauthorized parties, before you notify us of your lost or stolen credit card after discovery. If we have issued ten or more credit cards to you, you agree there is no limit on the losses related to any unauthorized use.

AMENDMENTS

We reserve the right to amend the terms of this Agreement at anytime as permitted by and subject to any limitations and notice requirements of applicable law.

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GOVERNING LAW

This Agreement will not take effect until it is approved by the Credit Union. This Agreement shall be governed by the laws of the State of Washington.

NOTICE AND AGREEMENT

All notices will be sent to your address as shown on your account. You agree to advise the Credit Union promptly if you change your mailing address. You understand and agree to the terms and conditions in this Business VISA Credit Card Agreement. You acknowledge that you have received a copy of the Agreement. This Agreement is a final expression of the agreement between you and the Credit Union. This Agreement may not be contradicted by evidence of any oral agreement or alleged oral agreement and contains the terms applicable to the credit transaction.

VISA CASH REBATE

You are automatically enrolled in the Cash Rebate Program provided your Account is open, current, and not in default or delinquent. Only Accounts that comply with the terms and conditions of the Visa Account Agreement will be eligible for Cash Rebates. If your Account is delinquent you will not accrue Cash Rebates and will have the option to withdraw Cash Rebates previously earned. Cash Rebates begin accruing again once the Account is no longer delinquent.

Cardholders will earn a two percent (2%) cash rebate for everyone (\$1.00) in net purchases (purchases minus returns/credits) made on your Visa Credit Card Account, rounded to the nearest one cent (\$0.01). You do not earn Cash Rebate on cash advances of any kind, balance transfers, any interest or fees, including but not limited to returned payment fees. Your Cash Rebate balance will be calculated monthly and posted to your Visa loan.

We reserve 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 the forfeiture of Cash Rewards not yet redeemed.

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