

### Visa Truth-in-Lending

Effective July 1, 2010	ANNUAL PERCENTAGE RATE FOR PURCHASES (APR)	RATE INFORMATION	MONTHLY PERIODIC RATE	GRACE PERIOD	METHOD OF COMPUTING THE BALANCE OF CREDIT PURCHASES	ANNUAL FEES	MINIMUM FINANCE CHARGE
<b>Platinum Visa</b>	<b>9.90%</b>	Non-Variable Interest Rate	<b>0.8250</b>	<b>25 days*</b>	Average Daily Balance	None	\$.50
<b>Classic Visa</b>	<b>15.50%</b>	Non-Variable Interest Rate	<b>1.2917</b>	<b>25 days*</b>	Average Daily Balance	None	None

Late payment fee \$20. Over-limit fee \$20.

\* To qualify for the grace period, balance must be paid in full by the due date.

#### PLATINUM AND CLASSIC VISA

**FINANCE CHARGE:** You can avoid the FINANCE CHARGE by paying the full amount of the New Balance of Purchases each month within 25 days of your statement date. Otherwise the New Balance of purchases, and subsequent purchases from the date they are posted to your account will be subject to the FINANCE CHARGE. The principal balances of purchases are determined each day during the statement period. The daily principal balances are totaled and divided by the number of days in the statement period to produce separate average daily principal balances for purchases to which the periodic rate (ANNUAL PERCENTAGE RATE divided by 12 months) is then applied.

**PLATINUM VISA SCORECARD<sup>SM</sup> CASHBACK PROGRAM:** For each qualified purchase you make (excluding convenience checks or returns) with your platinum visa credit card, you'll receive an annual CashBack reward. Annual rebates will be calculated as follows:

Yearly Purchases	CashBack Bonus
\$1,000 and below	0.25%
\$1,001 - \$2,000	0.50%
\$2,001 - \$3,000	0.75%
\$3,001 and above	1.00%

For more information about this program, see the official ScoreCard<sup>SM</sup> CashBack rules. CashBack rewards are paid annually in July.

**LOST CARD NOTIFICATION:** If you believe the Card has been lost or stolen, you will immediately call the Credit Union at 1-559-737-5746, DURING BUSINESS HOURS OR 1-800-991-4961 AFTER HOURS.

**OVER THE CREDIT LIMIT FEE:** You will be charged an over limit fee of \$20.00 when your account balance exceeds your approved limit.

**LATE PAYMENT FEE:** A late payment fee of \$20.00 will be assessed for each month in which your full minimum payment is not received at the address shown on your statement by the payment due date.

**MINIMUM MONTHLY PAYMENT:** Your minimum payment due appears on each monthly statement. Every month you must pay at least the minimum payment. By separate agreement you may authorize us to charge the minimum payment automatically to your share or share draft account with us. You may of course, pay more frequently, pay more than the Minimum Payment, or pay the Total New Balance in full. The Minimum Payment will be either (a) 2% of your Total New Balance or \$20.00, whichever is greater, or (b) your Total New Balance, if is less than \$20.00 plus (c) any portion of the Minimum Payment(s) shown on prior statement(s) which remains unpaid. With a rate increase, the finance charge will be slightly higher and that will result in a slightly higher payment as it is based on a percentage of the outstanding balance. In addition, at any time your Total New Balance exceeds your Credit Limit, you must immediately pay the excess upon our demand.

**IMPORTANT NOTICE ABOUT OVERDRAFT PROTECTION:** The normal order of overdraft transfer is as follows: First from your Priority Line of Credit, second Savings, and lastly your TUCOEMAS VISA; unless otherwise specified by you in writing.

Description of other VISA charges:

- VISA Payment Check Returned Unpaid ..... \$24.00
- Request for Receipt Copy Due to Cardholder Inquiry .... \$10.00
- Request for Receipt Copy Bearing Signature ..... \$20.00
- Replacement Card ..... \$10.00
- Visa Letter Check Returned Unpaid or Stop Payment....\$24.00
- Dispute of valid charge..... \$15.00 each
- International Transaction Fee ..... 1% for transactions where International Service Assessment is applied, see below.
- Overdraft Fee ..... \$20.00
- VISA Card Rush Order ..... \$25.00
- Attorney/Collection Telex Charge ..... Actual Cost
- Statement Copy ..... \$3.00 per period

**RESPONSIBILITY:** 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. Any person using the card is jointly responsible with you for the charges he or she makes, but if that person signs the card he or she becomes a party to this Agreement and is also jointly responsible for all charges on the account, including yours. For Visa inquiries call 1-800-375-5187.

**VISA CREDIT AND CHECK CARD MEMBER LIABILITY:** You shall have no liability for the fraudulent use of your VISA Credit Card or Check Card by another person except for the use of the Card at an Automated Teller Machine (ATM). ATM transactions shall continue to be subject to the rules set forth in Section 6 of your Electronic Fund Transfers Agreement and Disclosures.

**ILLEGAL USE OF THE ACCOUNT OR SERVICES:** You agree not to use or allow anyone else to use your Credit Union Accounts or any Services, including but not limited to loans, in any illegal transaction. Any illegal use shall be deemed an event of default. You agree that the Credit Union shall have no responsibility for such use, and you agree to indemnify the Credit Union for any losses it may incur as result of such use.

**INTERNATIONAL EXCHANGE RATE:** Visa will charge a 1% fee for foreign transactions made with your TUCOEMAS Federal Credit Union Visa Credit and Check or ATM cards for currency conversion and charge a fee of 0.8% of the transaction amount if no currency conversion is required.

## YOUR BILLING RIGHTS – KEEP THIS 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 piece of paper 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 the 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 Responsibilities After We Receive Your Written Notice:** We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

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

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

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

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of the property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you 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 purchases in your home state or, if not within your home state within 100 miles of your current mailing address; and;
- b) The purchase price must have been more than \$50.

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