

agree to promptly report the loss or theft of your Card by calling (415) 775-5377 during business hours or our 24-hour line, (800) 682-6075.

2. **Credits:** Merchants may give credit for returns or adjustments. If your credits and payments exceed what you owe, we will hold and apply the credit balance against future purchases and cash advances, or refund it on your written request if it is \$1.00 or more. While we will credit your payments promptly, we have the right, at our sole option, to reasonably delay refunding credit balances or delay increasing your available credit limit for the maximum time allowed by law until final settlement of item(s) submitted to pay your account. Such delay will not result in additional finance charges unless items submitted to pay your account are returned for insufficient funds or other valid reasons.

#### O. TERMINATION

1. We can close your Account or refuse to honor credit advance requests at any time for any lawful reason. We will notify you in writing of the reason(s) we are denying your credit. Among the reasons we can close your Account are (1) your failure to meet obligations to us, (2) an adverse change in your credit standing, (3) an adverse change to your income, (4) your becoming the subject of a bankruptcy or other insolvency proceeding, or (5) your death. We can also refuse to honor an advance request for any of these reasons and can also refuse to honor advance requests if you have already reached your credit limit.

2. You can close your Account at any time by notifying us to do so in writing.

3. Cards and VISA Checks we issue on your Account are our property. You agree to surrender them to us upon request.

4. Closing of the Account by us or by you will not relieve you of your obligations to repay your full Account balance plus interest, other finance charges and fees assessed consistent with the terms of this Agreement.

#### P. GENERAL TERMS

This Agreement controls all transactions on your Account in relation to the Credit Union, even though sales and cash advance drafts may contain different terms. You agree to comply with all merchant policies with respect to returns of merchandise, cancellation of reservations, and similar matters. When the singular is used, it implies the plural if there is more than one Cardholder or cosigner. If any part of this Agreement is found to be invalid, the remaining provisions will continue in effect. This Agreement will be governed by and interpreted in accordance with applicable federal law, including Federal Reserve Regulation Z, and California law.

**Notice: See important information about your rights to dispute billing errors below.**

#### YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

#### STATE AND LOCAL LAWS

The following summary under federal law does not cover all rights you may have under state and local law. If, under state and local law, you have a longer period of time in which to send an inquiry to us concerning your statement, reliance on any such longer time period may result in your losing important rights that could be preserved by acting more quickly under federal law. State and local laws, if any only become operative upon the expiration of any time period provided by federal law for submitting a proper written notice of a billing error.

**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 San Francisco Federal Credit Union, Electronic Processing Center, 770 Golden Gate Avenue, San Francisco, CA 94102. 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 so, 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:

- 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.
- 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 or not 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 the rules above, you do not have to pay the first \$50 of the amount you question even if your bill was correct.

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchase

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 the right, all of 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 ATM or with VISA Checks do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the above criteria are met and you are still dissatisfied with the purchase, contact us in writing at San Francisco Federal Credit Union, Electronic Processing Center, 770 Golden Gate Avenue, San Francisco, CA 94102. While we are investigating, 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.

#### NOTICE TO CALIFORNIA RESIDENTS

Under California law, our right to recover credit extended to you for credit card purchases is subject to any defenses that you have against the seller if:

1. The purchase price of the item in question exceeded \$50.
2. You made the purchase in California.
3. You made a written demand on the merchant and made a good faith effort to get satisfaction of my complaint.
4. You notify us in writing of the name of the merchant, the purchase date, the price paid, the goods or services purchased, the nature of your defense, and the acts you took to obtain satisfaction from the merchant.

The amount to which your defense applies is limited to the amount outstanding on the purchase plus interest and late fees when we receive your written demand.

This remedy is the only one you have against us. Your rights are limited to those circumstances outlined in California Civil Code Section 1747.90. Purchases with cash or check are not included even if you use your credit card to validate your credit, nor are VISA

Check purchases included.

We cannot penalize you either by giving out unfavorable credit information about you or canceling or refusing to renew your credit solely because you obtained relief under your remedies for correcting billing errors.

#### ATM DISCLOSURE

This part of the Agreement covers special provisions applicable to the use of the Card to obtain VISA Cash Advances at designated Automated Teller Machines (ATMs). It does not cover other use of ATMs. Refer to your Electronic Funds Transfer Agreement and Disclosure in your Credit Union Member Account Handbook for a complete disclosure of terms applicable to use of ATMs.

#### A. AVAILABLE SERVICES

1. Obtain up to your available credit limit as a Cash Advance. Some ATMs may limit currency denominations and total cash available per day.
2. ATM service is generally available 24 hours a day, 7 days a week. Machines may occasionally be closed for service.

#### B. DOCUMENTATION OF TRANSACTIONS

The ATM will generate a transaction receipt showing your VISA Cash Advance, unless you are notified in advance that receipts are unavailable or you elect not to get a receipt. VISA Cash Advances obtained at ATMs will appear on your periodic statement.

#### C. CREDIT UNION LIABILITY

If we do not properly complete a transaction according to our agreement with you, we will be liable for your direct losses or damages. However, there are some exceptions. We will not be liable if:

1. Through no fault of ours, you do not have available credit to make the transaction;
2. The ATM system was not working properly and you knew about the breakdown when you started the transaction;
3. We have terminated your Account or declined to make the Cash Advance consistent with applicable law and this Agreement;
4. The PIN for the Card has been reported missing and we have blocked its use;
5. Circumstances beyond our control, such as fire, flood, electrical failure or malfunction of the central data processing facility prevent completion of the transaction despite our reasonable precautions; or
6. We establish other lawful exceptions and give you proper written notice of them. In no event will we be liable for consequential, indirect or punitive costs or damages.

#### D. SECURITY

Do not use an ATM unless it appears safe to do so. Do not key in your PIN if someone is looking. Take your Card, cash and receipt when you are done. Put your money away quickly and leave the site. We do not guarantee the safety of ATM locations.

#### E. GENERAL TERMS

1. Our business hours are:

Main Office	Branches
Mon-Wed, Fri ..... 8:30 a.m. - 5:30 p.m.	Tues-Wed, Fri ..... 9:00 a.m. - 5:30 p.m.
Thursday ..... 10:00 a.m. - 5:30 p.m.	Thursday ..... 10:00 a.m. - 5:30 p.m.
Saturday ..... 9:00 a.m. - 3:00 p.m.	Saturday ..... 9:00 a.m. - 3:00 p.m.
Sunday ..... Closed	Sunday ..... Closed

2. Transactions at ATMs may also be subject to other Credit Union agreements, such as your Checking Account agreement.

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Web Page            www.SanFranciscoFCU.com  
Email Address        contacts@SanFranciscoFCU.com

<i>Savings</i>	<i>Loans</i>
REGULAR SAVINGS	AUTO LOANS
MONEY MARKET	VISA® CREDIT CARDS
CERTIFICATES	PERSONAL LOANS
EDUCATION SAVINGS ACCOUNT	SHARE SECURED LOANS
HEALTH SAVINGS ACCOUNT	HOME LOANS
IRAS	
CHECKING ACCOUNTS	
FINANCIAL PLANNING & INVESTMENT SERVICES	
FREE DIRECT DEPOSIT	

Main Number	(415) 775-5377
Toll Free Number	(800) 852-7598 (outside 415)
TDD Number	(415) 615-7033
Fax Number	(415) 775-5340
Online Banking	www.SanFranciscoFCU.com
ExpressLine <i>24-hour telephone banking</i>	(415) 775-0171 (800) 746-9600 (outside 415)
FastLoans <i>24-hour loan phone</i>	(800) 476-FAST (3278)
PERSONAL AUTO SHOPPER <i>An auto buying service provided by Members Advantage Plus</i>	(800) 823-4882

**MAIN OFFICE**  
770 Golden Gate Avenue, San Francisco, CA 94102

**BRANCHES**  
2645 Ocean Avenue, San Francisco, CA 94132 (at 19th Avenue)  
4375 Geary Boulevard, San Francisco, CA 94118 (at 8th Avenue)



1103-3004 3M



# VISA Credit Card Agreement & Disclosure Statement

**To Report a lost or stolen VISA Card during business hours, call the Credit Union directly at (415) 775-5377**

**During Non-business Hours 24-hours-a-day, call (800) 682-6075**



415-775-5377 / (Outside 415 Area) 800-852-7598

## TRUTH IN LENDING DISCLOSURE AND CREDIT CARD OPEN-END CREDIT AGREEMENT

Keep a copy of this Truth in Lending Disclosure and Credit Card Open End Credit Agreement ("Agreement") for your records. **Parts in bold face meet Truth in Lending Disclosure requirements.** Please read the whole Agreement.

By applying for, accepting and using or permitting use of a VISA® Credit Card Account ("Account") from San Francisco Federal Credit Union ("Credit Union," "we," "us,"), you confirm that you will use the Account for personal, family and household purposes only and not for business or commercial purposes, and you agree that your use of the Account will be subject to the terms of this Agreement as amended by us upon legally required notice to you. "You" refers to any person listed on the application as an applicant and, where the context indicates, to any person identified as a non-borrowing cosigner on the application. "Authorized user" refers to any person to whom you give permission to use your Account.

### A. USE OF THE ACCOUNT

1. Upon approval of your application, we will open an Account for you and issue one or more VISA Credit Cards ("Card") as directed on your application. Each person to whom a card is issued may be referred to in this Agreement as a "Cardholder." We may also issue special VISA Checks ("VISA Checks") with each Cardholder's name printed on them.

2. Each Cardholder, acting alone, can make Purchases or obtain Cash Advances by presenting the Card to a merchant, the Credit Union or another financial institution, or by writing a VISA Check.

3. If you do not want to use a Card or VISA Checks, you can destroy them. You can close your Account by sending us a written request.

4. Card Transactions. For Purchases and Cash Advances initiated in person, you will present your Card to the merchant or financial institution and sign a sales or cash advance draft imprinted with your Card number. You will receive a copy of the draft as a transaction receipt. Keep receipts to verify your monthly statements. For transactions initiated over the telephone or online, your only record may be your monthly statement.

5. ATM Transactions. You can also use your Card to obtain cash advances at ATMs that display the VISA logo. Refer to the ATM Disclosure at the end of this Agreement for more information.

6. VISA Checks. You can make purchases or obtain cash advances by writing a VISA Check to a merchant or other payee.

6.1 We are not obligated to honor VISA Checks signed by any person other than a Cardholder.

6.2 We will not be responsible for payment of a VISA Check over an unauthorized signature if you fail to report it to us within 60 days after we mailed or electronically delivered to you the first statement on which it appeared. We operate in an automated processing environment and do not physically examine the signatures on VISA Checks presented to us for payment and are therefore altering the time allowed by the Commercial Code for reporting unauthorized signatures on checks.

6.3 VISA Checks are treated as Cash Advances for purposes of calculating interest charges and cash advance fees.

6.4 You cannot write VISA Checks at San Francisco Federal Credit Union offices due to data processing constraints.

6.5 There are no fees for printing or using VISA Checks (other than cash advance fees; see section F.) However, special handling of VISA Checks, such as stop payment request processing or NSF return, will be subject to the same fees we normally charge for comparable special handling of checks (share drafts) written on San Francisco Federal Credit Union checking (share draft) accounts. Our current Schedule of Fees and Charges is incorporated into this Agreement by reference.

6.6 Merchants and other payees of VISA Checks may convert them to electronic payments. Refer to the Electronic Funds Transfer section of your Credit Union Member Account Handbook for more information.

7. Overdraft Protection. You can request a Cash Advance by writing a share draft or initiating any other type of payment (debit) transaction on your Credit Union share draft account when you do not have sufficient available funds to cover the share draft or other payment transaction. The overdraft, up to your unused credit limit on this Account, will be added to this Account balance as a Cash Advance if and when the Credit Union pays the share draft. Overdraft Protection advances will be made in \$100 increments up to an amount sufficient to cover the overdraft. Overdraft Protection advances from this Account will be available only if you have authorized it as an overdraft protection source in writing and you have available credit. We can refuse Overdraft Protection advances for the same reasons we can otherwise refuse to extend credit under this Account. No Overdraft Protection advance from this Account will be permitted

if the share draft payment transaction is being submitted to make a payment on a Credit Union loan. Overdraft Protection advances will be treated as Cash Advances for purposes of interest calculation, and will be subject to the Cash Advance Fee specified in this Agreement (see section F) and the share draft account Overdraft Protection Advance Fee specified in the Credit Union Schedule of Fees and Charges. The Cash Advance Fee will be added to the balance on this Account.

8. ExpressLine or On-Line Banking Advances. You can request Cash Advances on this Account by using our ExpressLine audio response system or On-Line Banking PC home banking system in the form of either (a) a deposit to a Credit Union share or share draft account of yours that you designate, or (b) a check made payable to you and mailed to you at your address in our records. Use of ExpressLine or On-Line Banking is also subject to the Electronic Funds Transfer Agreement and Disclosure included in your Credit Union Member Account Handbook.

9. This Account will be an open-end or revolving account. This means you can borrow the full amount of the credit limit, repay the principal in full or in part, and borrow again up to your credit limit as long as you continue to be creditworthy and a member of the Credit Union in good standing. To remain in good standing, you must meet all of your loan and account obligations to us and comply with applicable laws and the Credit Union's bylaws.

10. You agree not to use your Account for illegal transactions, such as illegal internet gambling. We have the right but not the obligation to refuse to honor a transaction we reasonably believe to be illegal. You, not the Credit Union, are responsible for determining the legality of transactions initiated by you or persons you allow to use your Account. You cannot use the actual or alleged illegality of authorized transactions on your account as a defense to your obligation to pay.

11. International Transactions: **For international multi-currency transactions** (1) The exchange rate between the transaction currency and the billing currency (U.S. Dollars) will be either (a) a rate selected by VISA from the range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (b) the government-mandated rate in effect for the applicable central processing date and (2) **VISA will add a 1% International Service Assessment (ISA) to the transaction amount, and we will pass the fee on to you. For international single currency transactions processed in U.S. Dollars, VISA will add an 0.80% ISA fee to the transaction amount, and will pass that fee on to you.** The ISA fee does not apply to single currency transactions conducted on U.S. military bases, territories, embassies, or consulates, or to single currency funds transfers conducted by the cardholder.

### B. OBLIGATION TO PAY

1. Each person who signs the application, whether as an applicant or cosigner, agrees to pay all charges incurred on the Account according to the terms of this Agreement. Cosigners, who do not have access to the Account but are still responsible for payment, acknowledge receipt of the separate "Notice to Cosigners."

2. Each applicant and cosigner continues to be bound for all transactions resulting from the use of this Account until the applicant or cosigner notifies us to close the Account.

3. An Authorized User is a person who receives permission to use the Account from a Cardholder. Each applicant and cosigner is obligated to repay any charges resulting from the use of the Account by an Authorized User, even if the Authorized User exceeds the scope of permission given. We are not bound by agreements between you and Authorized Users limiting their use of your Account. To terminate an Authorized User's permission to use the Account, an applicant or cosigner must submit a request to us in writing to close the Account.

4. Each applicant and co-signer remains bound to pay all credit advances, finance charges and fees incurred under this Agreement, even though another person has been directed to pay the debt by an agreement or court order to which we are not a party, such as a divorce decree. No release from the obligation to pay will be valid unless in writing and signed by an authorized Credit Union agent or ordered by a court to whose jurisdiction we are subject.

### C. CREDIT LIMIT AND ACCOUNT REVIEW

We can set your limit at our sole discretion, applying our loan policies to our evaluation of your creditworthiness and ability to pay. We can review your Account from time to time. Our review may include checking your credit with third parties such as credit bureaus. You agree to provide current information we request. We can increase or decrease your credit limit, adjust your interest rate or variable rate formula, or terminate your account based on our review. We will give you advance notice required by law if we make changes adverse to you. You can request a credit limit increase by submitting an application. All cards issued or re-issued are subject to approval. Inactive accounts may not be renewed, subject to applicable law.

### D. REPAYMENT TERMS

1. You promise to pay the Credit Union, in U.S. dollars using payment instruments drawn on U.S. financial institutions, at the address designated on your statement, all sums advanced to you under this Agreement plus any Finance Charges and Fees described in this Agreement. **The interest component of the Finance Charge is computed based on an Annual Percentage Rate.**

### 2. Interest Rates

2.1 **Your Account will have a variable interest rate. The rate can adjust every month. We will add a margin to the Commercial Prime Rate as correctly published in the Wall Street Journal, Western Edition, on the last publication date of the calendar month that ends within that billing cycle. Before you become obligated, we will disclose to you in writing whether your account is Classic or Platinum, the margin that is assigned to your Account and the current variable ANNUAL PERCENTAGE RATE and corresponding Monthly Periodic Rate. The margin assigned to your Account will depend on a number of factors including our current loan policies and our evaluation of your creditworthiness and ability to pay.**

2.2 **If a discounted rate is offered to you, we will tell you the discounted ANNUAL PERCENTAGE RATE, the corresponding discounted Monthly Periodic Rate, the time for which the discounted rate will be in effect, and the formula that will be used to determine the interest rate that will take effect at the end of the discount period.**

2.3 **In no event will the ANNUAL PERCENTAGE RATE exceed 18.00%.**

2.4 **We can adjust the formula used to determine your ANNUAL PERCENTAGE RATE or your credit limit at any time based on our review of your account, including a review of your credit history with third parties.**

2.5 **Our Board of Directors can authorize a change to variable rate formulas or convert variable rate Accounts to fixed rate accounts and vice versa at its discretion. If this happens, we will give you notice required by law of the change.**

2.6 **If any change in terms will adversely affect you, we will give you at least 45 days advance notice. If the change is to a term other than the interest rate, you can avoid the change by notifying us in writing to close your Account and pay it off under the old terms. If the change affects the interest rate, the change will apply only to transactions you initiated more than 14 days after the date we sent you the notice, and the change will not take effect until 45 days after the notice is sent.**

2.7 **Penalty Interest Rate: The ANNUAL PERCENTAGE RATE will increase to a penalty rate of 17.90% (1.49% Monthly Periodic Rate) if your required minimum payment has been received after its due date for two consecutive billing cycles. Once the penalty rate goes into effect, it will remain in effect until you have made six consecutive on-time payments. Once you have made six consecutive on-time payments, the rate will revert to that obtained by adding the then-current index to the margin assigned to your Account when it was established.**

3. **Minimum Monthly Payment: Your minimum monthly payment will be the greater of 3.00% of the current monthly balance or \$20, plus any over-limit or delinquent amounts, plus any late payment fees. If your balance is less than \$20, you must pay it in full. The minimum monthly payment increase with increases in the outstanding principal balance and increases in the interest rate.**

### 4. Interest Calculation

4.1 **Average Daily Balance Method (including new transactions): We figure the interest on your Account for the billing cycle by multiplying the "average daily balance" of your Account for the cycle, including current transactions, by the ANNUAL PERCENTAGE RATE, then dividing by 12. To get the average daily balance, we add any new Purchases or Cash Advances that post during a day to the balance outstanding at the beginning of the day, then subtract any payments or other credits that post during the day and any unpaid finance charges. This gives us the daily balance for each day of the cycle. We then add all the daily balances for the billing cycle together and divide by the number of days in the billing cycle to get the average daily balance.**

4.2 **Grace Period: You have a 25-day grace period from the close of the billing cycle to make the payment of the "New Balance" of Purchases without the specified interest finance charge, provided you paid your previous statement's balance in full on or before the due date or you had no outstanding balance at the close of the previous statement period. After the grace period your payment must include the interest finance charge for Purchases. If you had a balance on your previous statement that you did not pay, finance charges will accrue on your entire outstanding balance during the current statement period, including new Purchases.**

4.3 **We can charge interest on Cash Advances (including cash advances obtained in person, at ATMs, or via ExpressLine or On-Line Banking, balance transfers, or VISA Check, and Overdraft Protection advances)**

**from the day they post to your Account.**

### 5. Payments in Excess of Required Minimum.

5.1 If you make a payment on your Account greater than the required minimum payment shown on your periodic statement, the excess will be applied to reduce your principal Purchase and Cash Advance balance. If different portions of your principal balance have different interest rates, the amount of your payment that exceeds the minimum will be applied to the portions of your balance in descending order according to interest rate, with the portion of balance bearing the highest interest rate paid first.

5.2 Paying more than the required minimum will not extend your next payment due date. You must still make your next month's required minimum payment on its due date unless we agree otherwise in writing.

6. **You can repay the balance you owe, including accrued interest and other charges, in full at any time without prepayment penalty.**

7. If your outstanding balance exceeds your credit limit at any time for any reason, you must make a single lump sum payment to reduce your balance to an amount within your authorized limit, if we notify you to do so.

### E. BORROWER PROTECTION

**MEMBER'S CHOICE® Borrower Security is available on this Account and may cover some or all payments in the event of your death, disability or involuntary unemployment. MEMBER'S CHOICE® Borrower Security is not required to obtain credit and will be provided only if you sign a separate document authorizing it. Refer to the separate MEMBER'S CHOICE® Borrower Security document for fees, coverage, conditions and limits. Depending on the event, the protection may be limited to temporary suspension of your duty to make minimum payment rather than reduce what you owe. In that case, your debt will actually increase during the payment suspension period as interest accumulates. Fees for MEMBER'S CHOICE, if elected, are \$0.346 per month per \$100 of month-end principal balance, and will be added to the Account balance and accrue interest at the current Annual Percentage Rate until paid in full.**

### F. OTHER CHARGES

1. **Cash Advance Fee: 1% of amount advanced (\$1.00 minimum) for advances obtained by signing a cash advance draft, by ATM, by use of ExpressLine or Online Banking, or for Overdraft Protection.**

2. **International Service Assessment: Up to 1% of the Purchase or Cash Advance amount (see A.11 for more information).**

3. **Balance Transfer Fee: 1% of the balance transferred.**

4. **Dishonored Payment Instrument Fee: \$20.00 per occurrence**

5. **Account Research: \$20.00 per hour (\$10.00 minimum) unless research reveals a Credit Union error.**

6. **Additional Cards: No charge.**

7. **Replacement Card: No charge.**

8. **Billing Statement Copy: \$1.00 per statement.**

9. **VISA Check Copy: 2 free per month; \$2.00 each thereafter.**

### G. PLATINUM REWARDS PROGRAM

See the separate "San Francisco Federal Credit Union Platinum Rewards Terms and Conditions" for details about the Platinum Rewards Program.

### H. SECURITY INTERESTS

1. ***In consideration for and as a condition of our issuing a Credit Card to you, you agree that if you do not make your required payments, we can (unless prohibited by law or the share agreement) take any San Francisco Federal Credit Union shares in which you have an interest to recover all or part of your delinquent debt without advance notice and without waiving our other collection rights against you. "Shares" include share (savings), money market, share draft (checking) and certificate accounts. IRAs and other shares held in accounts subject to special tax treatment such as Health Savings Accounts are excluded. This consent is not a pledge of any shares and will not affect your right to withdraw shares prior to your default and our exercise of our rights under this consent. Any exercise of this right by us will not be an election of remedies.***

2. **Specific Account Pledge: We may permit or require you to pledge specific Credit Union shares as security for repayment of credit extended to you under this Agreement. The dollar amount pledged and**

**the share account(s) will be shown on a separate security agreement.**

**You cannot withdraw pledged shares.** If we required you to pledge shares to obtain the account, we will close the Account to further borrowing if, without our permission, you withdraw pledged shares prior to paying your Account balance in full and closing your Account. If we established your account on more favorable terms such as a reduced interest rate as a result of your pledge of shares, we will apply the terms that would have applied to your Account without the pledge of shares if, without our permission, you withdraw pledged shares prior to paying your Account balance in full and closing your Account.

3. **The security interests in this section apply even if your Account is otherwise designated as a "signature" or "unsecured" credit account.**

### I. CHANGES IN TERMS

We may change the terms of this Agreement by giving you advance written notice as required by law. If we change the interest rate according to a disclosed variable rate formula, the new rate will apply to payoff of your balance whether or not you keep the Account open. Otherwise, you can avoid the changes either (a) by notifying us as specified in any notice of right to cancel that we send you or (b) notifying us in writing to close the VISA Account and paying it off under the old terms. If you keep the Account open after the change takes effect, you consent to application of the change to your existing balances to the extent permitted by law, as well as to new credit advances.

### J. HONEST DEALING

You agree to promptly notify us of any information that affects your creditworthiness or ability to pay, including but not limited to any change in your name, address or employment. You agree not to request or use credit if you have reason to believe you will be unable to make the required payments.

### K. ADDITIONAL TERMS APPLICABLE TO COSIGNERS

Cosigners are obligated to repay, according to the terms of this Agreement, any amounts borrowed plus interest, other finance charges and fees incurred on this Account, up to the credit limit we establish, whether or not you get any of the money borrowed or benefit from the extension of credit. If you had not agreed to be obligated to pay, we would not have approved the credit. We can proceed against you if payments are delinquent even before attempting to collect from any other Cardholders. We will notify you of any action we take on this account that could adversely affect you. Any extension of the payoff or partial settlement with other Cardholders or cosigners will not waive our rights against you as cosigner. You can stop being obligated for future loan advances by notifying us in writing to that effect, but you will remain obligated to pay, consistent with this Agreement, all amounts borrowed prior to our receipt of your notice plus all interest and other fees and charges incurred on such amounts.

### L. DEFAULT—LIEN—ACCELERATION

1. **If you fail to make your required payments for 10 days after the due date, you agree that we can apply any Credit Union shares in which you have an interest to pay all or part of your delinquent obligation, unless prohibited by law or the governing share agreement. This is in addition to any right we have to impose a lien on shares to the extent of your obligations under the Federal Credit Union Act. Unless your Account is secured by a specific pledge of shares under a separate security agreement, these provisions do not restrict your right to withdraw funds prior to our exercise under of our rights. Any exercise of our rights will not be deemed an election of remedies.**

2. If you default on your payments or otherwise breach this agreement, we can declare the entire unpaid balance on your Account due and payable in full, immediately, without notice (called "acceleration"). Even if we accept a late or partial payment, we are not waiving our right to accelerate payment of your Account. Interest will continue to accrue at the rate provided by this Agreement after your default and our acceleration of payment.

### M. COLLECTION COSTS

If you do not make your required payment within ten days after the due date, a single late charge of \$15 will be added to your Account balance. You agree to pay all reasonable collection costs we incur before filing suit. If we take legal action to collect what you owe, you agree to pay our reasonable attorney's fees and costs of suit, whether the legal action we take is a lawsuit, a proceeding to protect our rights if you become a bankruptcy debtor, an appeal, or another type of proceeding.

### N. OTHER RIGHTS

1. **Unauthorized Use of Lost or Stolen Cards. Under VISA operating rules, you generally have no liability for unauthorized use of any Cards issued to you. If there is an exception to the VISA "zero liability" rule, such as if you are grossly negligent in handling your card, your maximum liability is \$50. In any case, you**