

## MEMBER'S CHOICE™ BORROWER SECURITY ADDENDUM

The following terms apply, in addition to the terms applicable to all Visa accounts described in the Truth In Lending Disclosure and Open End VISA® Cardholder Agreement, into which this Addendum is incorporated by reference.

MEMBER'S CHOICE™ Borrower Security is available on this loan and may cover payments in the event of the borrower's death, disability or involuntary unemployment. MEMBER'S CHOICE™ Borrower Security is not required to obtain credit and will be provided only if the borrower signs a separate document authorizing it. Refer to the separate MEMBER'S CHOICE™ Borrower Security document for cost and other terms. Fees for MEMBER'S CHOICE™ Borrower Security, if elected, will be added to the loan balance each month and accrue interest until paid.

See other side for additional addendum.



## ADDENDUM TO VISA® CREDIT CARD AGREEMENT AND TRUTH IN LENDING DISCLOSURE

Effective April 5, 2008, Section 8 Foreign Transactions shall read:

8. International Transactions (purchases and cash withdrawals): **For international multicurrency 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 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) fee 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 a 0.80% ISA fee to the transaction amount, and we will pass the fee on to you.** The ISA fee does not apply to single currency transactions conducted in US military bases, territories, embassies, or consulates, or to single currency fund transfers conducted by the cardholder.

See other side for additional addendum.

