

CONTACT INFORMATION:

M-125089

Greenville Branch

1501 Wade Hampton Blvd
Greenville, SC 29609
Fax: 864.370.9414

Greenville Branch

3375 Pelham Rd
Greenville, SC 29615
Fax: 864.371.6079

Mauldin Branch

142 Tanner Rd
Greenville, SC 29607
Fax: 864.676.9067

Greer Branch

107 W Church St
Greer, SC 29650
Fax: 864.877.4642

www.greenvillefcu.com

Toll Free: 800.336.6309

To report a lost or stolen Visa credit card after business hours, call toll free: 866.820.6796 You may also call the credit union toll free number and respond as prompted: 800.336.6309

Note: The information in this document is accurate as of the printing date and is subject to change. For changes since printing, please contact us as noted above.

**Visa® Business
Disclosure**



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Federal
Credit Union

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GREENVILLE FEDERAL CREDIT UNION

Visa® Business with Rewards

*Important Information About Your
Quarterly Variable Credit Card Account*

Interest Rates and Interest Charges					
ANNUAL PERCENTAGE RATE* (APR) for Purchases, Balance Transfers, and Cash Advances	<p>11.99% or 14.99%* as of 06/30/2018 based upon credit union's underwriting at the time of approval.</p> <p>Your rate can vary quarterly based on changes in the Prime Rate as described below.</p>				
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 begin charging interest on cash advances and balance transfers on the transaction date.				
Fees					
Annual Fee	None				
Transaction Fees	<table border="0"> <tr> <td>Balance Transfers and Cash Advances</td> <td>Card Replacement</td> </tr> <tr> <td>None</td> <td>\$ 5.00</td> </tr> </table>	Balance Transfers and Cash Advances	Card Replacement	None	\$ 5.00
	Balance Transfers and Cash Advances	Card Replacement			
None	\$ 5.00				
	<p>Research and Copy \$25/hour, \$2.00 per page</p>				
Penalty Fees	Late Payment Fee: \$20				
	Returned Payment Fee: \$37.50				

Commercial Use Only: No charges or cash advances may be incurred for personal, family, or household purposes.

* The **Annual Percentage Rate** can change on a quarterly basis. The rate is determined by using an independent Index—the Wall Street Journal Prime Rate (when a range of rates has been published, the highest rate will be used)—rounded up to the next even quarter percent, and to the Index is added a Margin of 6.99% or 9.99%. The Index used will be the Prime Rate as of the 15th day of January, April, July and October; and your rate can change with each monthly statement cut-off in March, June, September, and December.

This information about the costs of the Visa card described in this disclosure is accurate as of the printing date and subject to change. To find out what may have changed, call us at 800.336.6309 or 864.235.6309 during business hours, visit us online at www.greenvillefcu.com or write to us at 1501 Wade Hampton Blvd, Greenville, SC 29609.

THIS IS YOUR AGREEMENT AND DISCLOSURE STATEMENT WITH GREENVILLE FEDERAL CREDIT UNION. PLEASE READ IT CAREFULLY AND KEEP IT FOR YOUR RECORDS. IT SUPERSEDES ALL PRIOR AGREEMENTS AND DISCLOSURE STATEMENTS RELATING TO YOUR ACCOUNT. YOU DO NOT HAVE TO SIGN THIS AGREEMENT. YOUR AGREEMENT TO ALL OF THESE PROVISIONS, AS AMENDED FROM TIME TO TIME INCLUDING THE CARD ISSUED BY US, WILL BE SHOWN BY YOUR APPLICATION FOR THE CARD, YOUR ACCEPTANCE OF THE CARD, OR YOUR USE OF THE CARD, WHICHEVER OCCURS FIRST.

PARTIES. In this Agreement, the word “Company” refers to the business organization or sole proprietorship that has applied for the Account. The word “Cardholder” means a person for whom Company has requested and to whom we have issued a Card. The words “you” and “your” mean Company, all Cardholders, all authorized signers, anyone to whom any of you give a Card (even if they exceed or violate your instructions), and anyone else authorized to use the Account. The words “Credit Union,” “we,” “our” and “us” refer to Credit Union.

DEFINITIONS: In this Agreement, the word “Card” means one or more credit cards, or other devices by which credit may be accessed other than a check, issued on the Account. “Card” includes any tangible card with a number embossed on it; a card number; or a card number issued without a tangible card (sometimes called a “virtual card”). The term “Outstanding Balance” includes the outstanding balance of purchases, finance charges, and other fees and charges associated with the Account. “Charges” refers to all amounts charged to the Account, including, without limitation, purchases, any transaction in which you have evidenced an intention to make a purchase, miscellaneous charges and fees, and any other monetary obligations associated with the Account. “Applicable Law” shall include: “(i) Visa U.S.A. Inc. Bylaws, Visa U.S.A. Inc. Operating Regulations, Visa U.S.A. Inc. Certificate of Incorporation, Visa International Bylaws, and Visa International Operating Regulations; and (ii) any and all laws, treaties, rules, regulations, or regulatory guidance of the government of the United States, any state thereof, or of any applicable foreign government or state thereof, as the same may be amended and in effect from time to time.

AGREEMENT EFFECTIVE. This Agreement becomes effective on the earlier of (a) 15 days after the Credit Union sends you the first Card; or (b) your first use of the Card or Account. Any use of the Card or Account constitutes your acceptance of the terms of this Agreement. If you do not wish to be bound by this Agreement, you must not use (or authorize anyone else to use) the Card or Account and must cancel the Account and return all of the Cards within 15 days after receiving them.

PLEDGE OF SHARES AND SECURITY INTEREST:

BY SIGNING AN APPLICATION, ACCEPTANCE OR AUTHORIZED USE OF ANY CREDIT CARDS, YOU GRANT AND PLEDGE A CONSENSUAL LIEN TO US ON ALL SHARES TO SECURE PAYMENT OF YOUR OBLIGATIONS ON THIS ACCOUNT. IN ADDITION, YOU ACKNOWLEDGE OUR STATUTORY LIEN RIGHTS UNDER THE FEDERAL CREDIT UNION ACT; YOU AGREE THAT SUCH A LIEN IS IMPRESSED AS OF THE DATE THAT THIS ACCOUNT IS OPENED; AND YOU AGREE THAT WE CAN APPLY THE SHARES PLEDGED AT THE TIME OF ANY DEFAULT ON THIS ACCOUNT WITHOUT FURTHER NOTICE.

"Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, or other account(s) of the borrower or any guarantor, whether jointly or individually held—regardless of contributions—that you have on deposit now or in the future.

CREDIT LIMITS

- **Company Credit Limit.** We will establish and notify Company of a credit limit for the Account ("Company Credit Limit"). We may, at any time and at our sole option, with or without notice to you, increase or decrease the Company Credit Limit on the Account. Without limiting the foregoing, we may reduce the amount of credit available under the Company Credit Limit by the amount of any request for authorization from a merchant or financial institution even if the amount has not yet posted to the Account.

You agree not to use, or allow anyone else to use, the Card or Account in any way that would cause the balance of purchases on the Card or Account, to exceed the Company Credit Limit. We are not under any circumstances obligated to approve any transaction or extend credit if doing so would exceed any applicable limit; but if we do, Company agrees to repay all Charges that exceed the Company Credit Limit, plus other applicable Charges in accordance with the terms of this Agreement. Fees for exceeding the Company Credit Limit appear in Schedule.

- **Cardholder Credit Limit.** We may establish individual credit limits for purchases on a per Card basis, referred to as "Cardholder Credit Limits." In no event may a Cardholder Credit Limit exceed the Company Credit Limit.

We may, at any time and at our sole option, with or without notice to you, increase or decrease the Cardholder Credit Limit on any Card. Without limiting the foregoing, we may reduce the amount of credit available under the Cardholder Credit Limit on a Card by the amount of any request for authorization from a merchant or financial institution even if the amount has not yet posted to the Account.

You agree not to use, or allow anyone else to use, the Card or Account in any way that would cause the balance of purchases on the Card to exceed the Cardholder Credit Limit or Company Credit Limit.

We are not under any circumstances obligated to approve any transaction or extend credit if doing so would exceed an applicable Cardholder Credit Limit; but if we do, you agree to repay all Charges that exceed the Cardholder Credit Limit, plus other applicable Charges in accordance with the terms of this Agreement.

If Company elects to enroll in the Company Bill option, we may also establish individual spending limits for purchases on a per Card basis, referred to as "Spend Limits." We may, at any time and at our sole option, with or without notice to you, increase or decrease the Spend Limit on any Card.

Spend Limits operate differently than Credit Limits. Once the Spend Limit for the billing cycle on a Card has been reached, the Card becomes unusable for the remainder of that cycle, even if you or Company makes a payment on the Account or Card during that cycle. The Spend Limit on the Card will not be refreshed, and the Card will not be reactivated, until the first day of the next billing cycle. It is your responsibility to monitor the status of your Spend Limit.

THE CARDS

- **Signature Panel.** For your protection, the back of the Card contains a signature panel which must be signed before the Card may be used.
- **Credit Union's Property.** The Card is the property of the Credit Union and must be returned to the Credit Union on request. The Credit Union may revoke any Card or all of the Cards at any time, without cause and without notice. If a merchant or a financial institution where the Card is attempted to be used asks for the surrender of the Card, you must surrender it immediately.
- **Expiration.** The Card will not be valid after the expiration date printed on the front of the Card, and it must not be used after that date.
- **Renewal and Replacement Cards.** The Credit Union may issue renewal or replacement Cards in its sole discretion.
- **Additional Cards.** You may request additional Cards. You are responsible for all charges to the Account made by holders of additional Cards.

AVAILABLE TRANSACTIONS - Only for business purposes.

Subject to the other terms and conditions of this Agreement, the Cards and Account may be used only for business (non-consumer) purposes for the types of transactions shown below. You agree not to use the Cards or Account for any transactions that are primarily for personal, family or household purposes, although Company agrees to pay for such Charges:

- **Purchases.** To purchase goods and services wherever Visa cards are honored.
- **Fraudulent or Questionable Transactions.** We reserve the right to decline to authorize any requested transaction which we reasonably believe is or may be unauthorized or fraudulent in any respect.

LIABILITY / PROMISE TO PAY. Company promises to pay any Charges resulting from use of a Card or the Account, plus all interest, fees and other amounts due on the Account. This Agreement is not in derogation of any other obligation the Company may have with the Credit Union.

GUARANTY. Each Guarantor jointly, severally, and unconditionally guarantees payment of, and agrees to pay to our order upon demand, all present and future obligations at any time outstanding under your Account pursuant to this Agreement or any extension, renewal, or modification hereof. The obligations under this guaranty are independent, and each Guarantor agrees as follows: (I) we may obtain consumer credit reports on and provide information to others regarding such Guarantor; (II) such Guarantor will pay all our expenses, including our attorneys' fees at trial or on appeal, that we incur in enforcing all obligations under this Agreement including this guaranty; and (III) such Guarantor hereby grants us a security interest in all deposit accounts that such Guarantor may maintain with us or any of our affiliates (excluding IRA, Keogh, SEP and certain trust accounts). This is a guaranty of payment and performance and not of collection. To the extent permitted by law, each Guarantor waives: (a) any right to require us to proceed against any other person associated with the Account; (b) any right to require us to proceed against or exhaust any security held by us at any time or to pursue any other remedy before proceeding against such Guarantor; (c) all notices of any kind or the lack of any notice, including notice of any new or additional indebtedness, any modification of any obligation, or obligation or notice of any action or nonaction on the part of you, us, any Guarantor or any other person; (d) any defense based upon an election of remedies by us; (e) any right or claim of right to cause a marshaling of your assets or any Guarantor; (f) any invalidity, irregularity or unenforceability, in whole or in part, of this Agreement; (g) any right or claim of right to agree to any modification of any obligation and any modifications of any of your obligations relating to this Account by operation of law or by action of any court, whether pursuant to the Bankruptcy Act, or any other Federal or State debtor relief law; (h) any action, occurrence, event or matter consented to by such Guarantor; and (i) the benefits of any statutory or other provision limiting the liability of a surety to the extent of any conflict between the foregoing waivers and any waivers contained in this Agreement, provided that the waiver in each instance most expansive and beneficial to us will be deemed to control.

INDIVIDUAL-BILL OPTION. This Section applies if Company has elected to have statements sent to individual Cardholders and we are able to provide billing in such manner.

- **Statements Sent to Individual Cardholders.** From time to time, we will prepare a periodic statement ("Statement") showing the total amount Cardholder owes as of the end of the billing period, including

any purchases, interest, fees, the minimum payment due and other amounts transacted with the individual Card to which the Statement relates during the billing period and the Outstanding Balance of the Card. We will, as a convenience to Company and Cardholder, mail the Statement to the individual Cardholder at the last address shown for that Cardholder in our records. It is Cardholder's responsibility to review the Statements carefully to ensure that Cardholder recognizes all Charges billed and that the amount is appropriate for Cardholder to pay. Any discrepancies should be brought to Company's and our attention immediately.

- **Change of Cardholder Address.** Cardholder agrees to notify us immediately of any change of billing address. Until we are notified that the Cardholder's billing address has changed, we will continue to send Statements and other notices to the last address we maintained for Cardholder.

COMPANY-BILL OPTION. This Section applies if Company has elected to have statements sent to Company.

- **Statements Sent to Company.** From time to time, we will prepare a periodic statement ("Statement") showing the total amount of Charges, including purchases, interest, fees and other amounts posted to the Account during the billing period and the Outstanding Balance of the Account. We will mail the Statement to Company at the last address shown for Company in our records. It is Company's responsibility to review the Statements carefully to ensure that Company recognizes all Charges billed and that the amount is appropriate for Company to pay. Any discrepancies should be brought to our attention immediately.
- **Change of Company Address.** Company agrees to notify us within 10 days of any changes of address. Until we are notified that the Company's billing address has changed, we will continue to send Statements and other notices to the last address we maintained for Company.
- **Payments.** Company promises to pay the Credit Union according to the terms of this Agreement the entire amount owing under this Agreement.

PAYMENTS GENERALLY

- **Payment Rules.** You may not make any payment directly or indirectly by an advance on the Account. The Credit Union will have sole discretion in how we apply the payments received on the Account, except that we will apply payments received first to annual fees, next to other fees, next to interest (finance charges), and next to purchases.
- **Minimum Payment.** You promise to make at least the minimum payment due on the Account each month as shown on your monthly Statement. The minimum payment each month will be equal to 2% of the Outstanding Balance, plus any over limit amounts, fees, past due amounts and accrued but unpaid finance charges (interest). In no event will the minimum payment be less than \$25. If the Outstanding Balance is less than \$25, the minimum payment will be the entire Outstanding Balance.

- **Making Payments.** The Credit Union must receive the minimum payment due at the address designated on your monthly Statement on or before the due date shown on your Statement. Payments received after any reasonable cutoff hour we set will be treated as received on the next business day. Receipt of your minimum payment at any address other than that designated on your monthly statement may create a delay in posting to the Account and result in a late fee and additional finance charge.
- **Payments.** All payments must be made in U.S. Dollars drawn on funds on deposit in the United States. Please do not mail cash payments.
- **No Waiver or Impairment of Credit Union's Rights.** The Credit Union may accept late payments, partial payments or any payment marked with any kind of restrictive endorsement (such as "paid in full" or "in settlement") without giving effect to the restrictive endorsement and without losing, waiving, or impairing any of the Credit Union's rights under this Agreement or under applicable law. Except for billing error notices, communications regarding any disputes about the Account must be mailed to: Attn: Card Disputes, 1501 Wade Hampton Blvd, Greenville, SC 29609. Any communications sent elsewhere, or our acceptance of payments marked "payment in full" or the like, will be of no legal effect.

DEFAULT. If you are in default, the Credit Union may declare, without prior notice, the Outstanding Balance of the Account immediately due and payable, may close or suspend the Account or any of the Cards, and recover the Cards. You will be in default if any of the following occur as to the Account, any Card or Cardholder, or any principal (owner, director, officer or other manager) of Company or any Cardholder which is an organization:

- We do not receive any minimum payment due at the proper address on or before the payment due date;
- You exceed any applicable Company Credit Limit or Cardholder Credit Limit;
- You fail to honor any other obligation under this Agreement;
- You or any guarantor dies or becomes legally incapacitated;
- You or any guarantor files for bankruptcy, or becomes insolvent or generally unable to pay your debts, or makes an assignment for the benefit of creditors;
- You or any guarantor furnishes false, incomplete or misleading information to the Credit Union at any time, including on the Card application, or any financial statement or other document or information submitted to the Credit Union;
- You or any guarantor are in default under any other obligations to the Credit Union;
- Another creditor attempts through legal process to take any of your or any guarantor's money or property;
- The Credit Union reasonably believes that you or any guarantor are unable or unwilling to honor all of your obligations under this Agreement or other obligations either of you owe to us;

- The Credit Union has evidence or reasonably believes that an unauthorized use of the Card or Account has been made or attempted;
- There is any material change in the equity ownership or managerial control of Company.

INTEREST (FINANCE CHARGE). The following interest (finance) charges will apply, whether before or after default, judgment, or the closing of the Account.

Monthly Payments: Credit Union shall provide Company with a statement showing all charges and appropriate billing data regarding all fees relating to employee Business Cards. Company will pay to Credit Union, within 25 days from billing cycle closing date indicated on each statement, an amount at least equal to 2% of the new balance shown (rounded up to the next whole dollar) or \$25, whichever is greater, on such statement; plus any minimum payment billed in prior statements shown as past due or over the credit line which will be included in the "minimum payment due" amount on the statement.

Finance Charges:

- **Purchases:** To avoid incurring an additional **Finance Charge** on the balance of credit purchases reflected on your statement and on any new credit purchases appearing on your next statement, you must pay the new balance billed on or before the payment due date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance of credit purchases any new credit purchases posted to your account and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges**.
- **Cash Advances:** The **Finance Charge** on cash advances begins to accrue on the date you obtain the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly periodic rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance (the outstanding balance of your account at the beginning of the billing cycle) and any new cash advances received and subtracting any payments as received or credit s as posted to your account, but excluding any unpaid **Finance Charges**.

Balance Subject to Finance Charge - Average Daily Balance.

We will calculate interest by applying a periodic rate (described below) to the Average Daily Balance of the Account. To get the Average Daily Balance, we take the beginning balance of your Account each day, add any new purchases, and subtract any payments, credits, any non-accruing fees, and unpaid interest. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance for the billing cycle.

Minimum Finance Charge. There is no minimum Finance Charge.

Effect of Rate Changes. If the Annual Percentage Rate changes, the amount of the interest Finance Charges may also change. Any new periodic rates will apply to existing Account balances. The periodic rate may also change as provided in the section of this Agreement entitled "Changing This Agreement."

FEES AND CHARGES. Reference the separate disclosure provided to you at application for the following fee amounts. Said amounts may be increased from time to time by the credit union upon written notice. Other fees may apply.

- **Late Payment Fee.** If we do not receive the minimum payment due on or before the payment due date as it appears on your monthly statement, we will charge the Account a late fee for the billing period, in addition to interest which accrues on the unpaid balance.
- **Annual Fee.** Company shall pay an annual fee for each card account issued pursuant to this Agreement.
- **Cash Advance Fee.** The fee charged you for obtaining a cash loan.
- **Returned Payment or Insufficient Funds Fee.** Credit Union will charge your account a fee if your payment by any method, including check, electronic transfer, home banking transaction or otherwise, is not honored, collected by us, or if we must return it to you because it cannot be processed for any reason. This fee may be added to your account balance, or collected from you on demand.
- **Charge for Copies, Research and Card Replacement.** If you ask for a copy of any document, such as a sales slip, Convenience Check, or billing statement, an hourly charge may be imposed for the time it takes to research and locate the document. In addition, a per page copying fee will be imposed. However, no charge will be imposed in connection with any actual or asserted billing error.
- **Replacement Card Fee.** We will charge a fee to replace a lost card.

CROSS BORDER AND FOREIGN CURRENCY TRANSACTIONS.

The Card may be used to purchase goods and services internationally. Certain fees will be charged on cross-

border transactions and foreign-currency transactions.

Single Currency Transactions. On transactions that occur in a country other than the merchant country, in the same currency as the merchant's (*i.e.*, no currency conversion takes place), we will not assess a Single Currency Transaction Fee. **Multi-Currency Transactions.** On transactions that occur in a country other than the merchant country, in a currency other than the merchant's (*i.e.*, a currency conversion is performed), we will not assess a Multi-Currency Transaction Fee.

DISCLOSURES OF INFORMATION. You consent to the release of personal data about yourself by the Credit Union to Visa, its members and their respective contractors for the purpose of providing emergency Card replacement services, and otherwise as allowed by law. Credit Union may also release business or personal data about you to third parties as necessary or appropriate (i) in the ordinary course of servicing the Account and Cards, (ii) for purposes of marketing to you, (iii) as required by law or legal process, and (iv) otherwise as permitted by law.

RESTRICTIONS ON USE OF ACCOUNT

- **Named User.** Only the Cardholder named on the Card is permitted to use it for charges, identification, or any other reason.
- **Compliance with Applicable Laws and Prohibition of Illegal Transactions:** You warrant and agree that you will at all times comply with all Applicable Laws; and that your card and services are at all times subject to Applicable Laws. Further, you agree and warrant that your Credit Card, other access device or any related account will not be used to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. Certain federal and/or state laws or Card Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as charges incurred at a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union's control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices. Notwithstanding the foregoing,

you will remain fully obligated to pay any indebtedness incurred in contravention of the foregoing limitations. We may block any transaction that we believe may violate this provision.

LIABILITY FOR UNAUTHORIZED USE. Except as expressly limited by law and within this Agreement, you are liable for all Charges on the Card, authorized and unauthorized. If the Card or Account number is lost or stolen, or if you think that someone used or may use them without your permission, you must notify the Credit Union immediately by calling 800.336.6309.

- **Definition.** "Unauthorized use" means any use by a person who is not an authorized signer on the Account, was not expressly or impliedly authorized by such a person, and from which such a person derives no benefit. "Unauthorized use" excludes any transaction conducted by: (i) a Company co-owner; (ii) the Cardholder or any person authorized by the Cardholder, including a person to whom the Cardholder gave the Card or Card number, even if the person exceeds or violates your instructions; or (iii) any other person with an interest in or authority to transact business on the Account. You agree to tell us what you know about the unauthorized use and assist us in any investigation or actions we take in connection with unauthorized usage.
- **Liability.** Unless otherwise required by law and subject to Visa International Operating Regulations, Company has unlimited liability for unauthorized use of the Account or any Card.

FINANCIAL AND CREDIT INFORMATION. Unless otherwise specifically agreed in writing by Credit Union, Company shall furnish Credit Union with an annual financial statement at the end of each year; and/or shall furnish such other information as the Credit Union may reasonably request from time to time within 15 days from the date of any such request. You authorize the Credit Union to make whatever credit inquiries or investigations about you that the Credit Union deems appropriate. This includes obtaining your consumer report from time to time. The Credit Union may disclose to others, such as credit bureaus, merchants and other financial institutions, information about the Account and your performance under this Agreement, subject to applicable law.

CLOSING THE ACCOUNT. By you: You may close the Account at any time by notifying the Credit Union in writing at the address shown on your monthly statement. You must return all Cards with your notice. However, you remain responsible to pay the amounts you owe us according to the terms of this Agreement. **By the Credit Union:** The Credit Union may close or suspend a Card or the Account at any time without cause and without prior notice, subject to applicable law, or reissue a different Card at any time. Upon closure (whether by you or the Credit Union), your right to use the Card and to make Charges to the Account will be automatically revoked.

GOVERNING LAW/CONFLICTING TERMS. The Account will be governed by U.S. federal law and, to the extent not preempted, the laws of the state of South Carolina, even if you use the Account outside of South Carolina or the U.S. The terms of this Agreement supersede any conflicting terms set forth on a sales slip or credit card draft. If any part of this Agreement is found to be unenforceable, the remainder of the Agreement will remain in full force and effect.

SECURITY INTEREST. This Account is not secured by any real property whatsoever, even if another document you have with us purports to grant such a security interest. If Company has given us a security interest in money or other personal property in a separate agreement, that personal property may also secure your obligations under this Account.

CHANGING THIS AGREEMENT. We may amend this Agreement from time to time, including the addition of entirely new provisions, by sending such notice as may be required by law. Notice may be sent to Company at the last address shown in our records for the Account. Unless we state otherwise, balances existing on the effective date of any amendment, as well as future activity, will be subject to the terms of the amended Agreement to the extent permitted by law.

SALE OF ACCOUNT. We may sell, securitize, encumber or otherwise transfer the Account, Cards and any interest in them to any party without your knowledge or consent, from time to time.

OTHER FEATURES. We may, from time to time, offer you other features on the Cards. These may be effectuated by a notice of change in terms above or by a separate contract or amendment to this Agreement, at our option.

ACCESS TO ACCOUNT INFORMATION. You agree that all borrowers and authorized users will have access to information regarding transactions on your account, including but not limited to purchases and cash advances, account balances, account history, payments and other information relating to or arising with regard to this account or any transaction.

TRAVEL/MERCHANDISE REWARDS PROGRAM. Participation in the travel/merchandise purchase point program is automatic with this Visa credit card program. You understand and agree we are not obligated to continue or to offer such a program. We reserve the right to change the program and/or any third party program servicer with or without conversion of points, privileges, point accruals, redemption periods, etc. If benefits are withdrawn prior to any accrued use by you, we have no obligation to provide any benefit, enhancement, consideration or compensation to you or anyone. Program rules are provided by the program servicer and you agree to abide by those terms of use as amended from time to time.

ILLEGAL TRANSACTIONS. You warrant and agree that your account and any card(s) issued, and any other access device or any related account will not be used to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us) under applicable law, including but not limited to any transaction involving or relating to any gambling activity. You agree that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

FREEZING AVAILABLE CREDIT LINE. To protect you and us, the Credit Union, in its sole discretion, may place a temporary freeze on all or part of the credit available to you for new purchases or cash advances under this agreement any time the Credit Union receives a large payment (\$1,000.00 or more), by a method other than cash, certified funds or electronic transfer. In such cases, the Credit Union may freeze your credit line until payment is actually collected by us.

TERMINATING AUTHORIZED USERS CARD(S). Company shall have sole responsibility for notifying Credit Union in writing regarding cancellation of charging privileges of authorized user(s). Company shall return to the Credit Union the card upon cancellation. Company shall be responsible for any and all charges made prior to the return of the card to the Credit Union.

CHANGING THIS AGREEMENT. Credit Union may change the terms of this Agreement, including the Annual Percentage Rate, at any time. Except where limited by applicable law, the new terms, including, but not limited to, increasing the finance charge or the way the Credit Union calculates finance charges, late charges, and the minimum payment due, will apply both to new purchases and cash advances and to the existing outstanding balance of your account as of the day of the change. In accordance with applicable law, the Credit Union will notify you of any increased charge or change by writing to you at the most recent address shown for you on the Credit Union's records.

DELAY IN ENFORCEMENT/WAIVERS. The Credit Union may delay or waive enforcement of any of the provisions of this Agreement, including any agreement to make timely payments, without losing its right to enforce the same provision later or any other provisions of this Agreement. You waive the right to receive notice of any waiver or delay or presentment, demand, protest or dishonor. You also waive any applicable statute of limitations to the full extent

permitted by law and any right you may otherwise have to require the Credit Union to proceed against any person before suing you to collect. You understand that the Credit Union will not be liable for a merchant's or other parties' refusal to honor your Card whether due to an error by the Credit Union, the merchant, the Credit Union's authorized agent, or other third party.

CHANGE OF NAME OR ADDRESS. You will notify immediately the Credit Union in writing if your name, home address, or employment changes.