Tower
FEDERAL CREDIT UNION

P.O. Box 123
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towerfcu.org

IN THIS AGREEMENT, "YOU" AND "YOUR" MEAN ANY PERSON WHO ACCEPTS THIS AGREEMENT OR USES THE CARD. THE "CARD" MEANS ANY CREDIT CARD ISSUED TO YOU OR THOSE DESIGNATED BY YOU UNDER THE TERMS OF THIS AGREEMENT. "WE", "US", "OUR" AND THE "CREDIT UNION" MEANS TOWER FEDERAL CREDIT UNION OR ITS SUCCESSORS. BY USING YOUR CARD, YOU AGREE TO ALL OF THE TERMS AND CONDITIONS SET FORTH HEREIN.

CREDIT CARD AGREEMENT

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT.

YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

Using Your Card. You can purchase or lease goods and services from any merchant who honors your Card. *For the Gold Mastercard®,* you can obtain cash advances up to your maximum credit limit from financial institutions and ATM machines that accept the Card. *For World Mastercard® and Empower Mastercard®,* you can obtain cash advances up to 30% of your credit limit. You agree not to present your Card or obtain a cash advance for any extension of credit in excess of your available credit limit; however, if you do exceed your credit limit, you agree to make immediate payment sufficient to bring the balance below the credit limit. Certain purchases and cash advances require authorization prior to completion of the transaction. In some cases, you may be asked to provide identification. If our system is not working, we may not be able to authorize a transaction, even though you have sufficient credit available. Also, for security reasons, we may block the use of your Card in certain countries or geographic areas. We will have no liability to you or others if any of these events occur.

Account Updating Service. The credit card payment processing network (e.g., Visa, Mastercard) in which we participate has an account updating service in which your card is automatically enrolled. When your card(s) expire and new cards are issued, the service may update your card data such as card numbers and expiration dates to the processing network's database. Participating merchants to whom you have authorized recurring payments may access this database in an attempt to facilitate uninterrupted processing of your recurring charges. Updates are not guaranteed to be made before your next payment is due and not all merchants participate in the service; it is your responsibility to make your payments until recurring payments can be resumed. This service is provided as a free benefit to you. The Credit Union has no responsibility for the accuracy or timeliness of the account updating service or its database. If at any time you wish to opt-out of the account updating service or if you have any questions, please call 301-497-7000 or 1-800-787-8328 to do so.

Personal Identification Number (PIN). We may issue a Personal Identification Number (PIN) for use with your Card. This PIN is confidential and should not be disclosed to anyone. You may use your PIN and your Card to access your account, and all sums advanced will be added to your account balance. In the event a use of your PIN constitutes an Electronic Funds Transfer, the terms and conditions of your Electronic Funds Transfer Agreement may affect your rights.

Promise To Pay. You promise to pay us in U.S. dollars for (a) all purchases, cash advances, and balance transfers made by you or anyone whom you authorize to use the Card; (b) all Interest Charges and all other charges or fees; (c) collection costs and attorney's fees as permitted by applicable law, and any costs incurred in the recovery of the Card; and (d) credit in excess of your credit limit that we may extend to you.

Illegal Transactions. You agree that your Card and account will not be used to make or facilitate any illegal transactions as determined by applicable law; and that any such use will constitute an event of default under this Agreement. We may decline any transaction that we believe to be illegal under applicable law, including but not limited to any transaction involving or relating to any gambling activity. You agree that we will have no liability or responsibility for any such use by you or any authorized user(s); or for declining any such transaction. You further agree to indemnify and hold us harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use. You promise to pay us any and all amounts owing on your Card for any transactions made by you, even if the transaction is determined to be illegal.

Suspension of electronic services and access to share or deposit accounts. Subject to applicable law, we may suspend some or all electronic services and access to your checking or other account(s) if you become delinquent on any of your credit card or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

Negative Information Notice. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Joint Accounts. Each of you will be responsible, jointly and severally, for the repayment of amounts owed, regardless of who initiated any transaction under the account.

Others Using Your Account. If you allow anyone else to use your account, you will be liable for all credit extended to such persons. You promise to pay for all purchases and advances made by anyone you authorize to use your account, whether or not you notify us that he or she will be using it. If someone else is authorized to use your account and you want to end that person's privilege, you must notify us in writing, and if he or she has a Card, you must return that Card with your written notice for it to be effective.

Ownership of Card. Your Card remains our property and may be cancelled by us at any time without notice. You agree to surrender your Card and to discontinue use of the account immediately upon our request.

Interest Charges. You agree to pay interest at the rate(s) disclosed to you at the time you open your account and as may be changed from time to time in accordance with applicable law. ***Average Daily Balance including new transactions*:** Interest Charges will accrue on your average daily balance outstanding during the month. To get the average daily balance, we take the beginning balance each day, add any new purchases, cash advances, balance transfers or other advances, and subtract any payments, unpaid interest charges, and unpaid late charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide that by the number of days in the billing cycle. We then multiply that by the periodic rate corresponding to the Annual Percentage Rate on your account. If you have different rates for purchases, cash advances or balance transfers, separate average daily balances for each will be calculated and the appropriate periodic rate is then applied to each.

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Grace Period on Purchases Only: You can avoid Interest Charges on purchases by paying the full amount of any outstanding balance each month by the date on which the payment is due. If you do not pay the full amount of the outstanding balance by the date on which the payment is due, the new balance of your account, and subsequent advances from the date they are posted to the account, will be subject to an Interest Charge. You cannot avoid Interest Charges on cash advances and balance transfers; even if you pay the entire cash advance balance or balance transfer balance by the payment due date, you will incur the Interest Charges accrued from the date the cash advance or balance transfer is posted to your account.

Fees. In addition to the Interest Charges set forth above, you agree to also pay any and all fees that you incur as disclosed to you on your Truth-in- Lending Statement or similar disclosures (as may be amended from time to time), or as disclosed to you during the term of your Card.

If Your Card is Lost or Stolen or if an Unauthorized Use Occurs. You agree to notify us immediately if your Card is ever lost or stolen or if an unauthorized use may have occurred. "Unauthorized use" means the use of the Card by someone other than you who does not have actual, implied or apparent authority for such use, and from which you receive no benefit. The telephone number to call is (866) 570-1238 or (515) 457-2082 (outside US). You agree to follow up your call with notice in writing to us at: P.O. Box 10452, Des Moines, IA 50306-0452. You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your Card and comply with such procedures as we may require in connection with our investigation. You will have no liability for Mastercard® transactions not authorized by you, provided that you have exercised reasonable care in safeguarding the Card from risk of loss or theft, and upon becoming aware of such loss or theft, you promptly report the loss or theft to us.

Minimum Payment Due; Crediting of Payments. Payments are due in the amount and on the date disclosed on your billing statement. If your payment is received by us on a business day at the address and by the time designated on the billing statement, it will be credited to your account on the date of receipt. If payment is made at any location other than the address designated on the periodic statement, credit for such payment may be delayed up to five (5) days. Payments will be applied in any order we determine, subject to applicable law.

Default.

(a) ***The following provision applies to loans subject to the Idaho Credit Code, the Kansas Consumer Credit Code, the Maine Consumer Credit Code, and the South Carolina Consumer Protection Code:*** You will be in default if (1) you do not make a payment of the required amount when due; or (2) we believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

(b) ***The following applies to loans subject to the Iowa Consumer Credit Code:*** You will be in default if (1) you fail to make a payment within 10 days of the time required by this Agreement or (2) you fail to observe any other covenant of this Agreement, the breach of which materially impairs the condition, value or protection of or our right in the Collateral, or materially impairs your prospect to pay amounts due under this Agreement.

(c) ***The following provision applies to loans subject to the Wisconsin Consumer Act:*** You shall be in default under this Agreement if any of the following occur: (a) failure to pay when due on 2 occasions within any 12-month period; OR (b) you breach any term or condition of this Agreement, which breach materially impairs your ability to pay amounts when due or materially impairs the condition, value, or protection of our rights to or in any collateral securing this transaction. Additionally, if we receive written notice of termination of this account from your spouse pursuant to Wis. Stat. Section 766.565(5), we may close this account and/or declare you in default of this account and call the entire extension of credit under this account due and payable notwithstanding Wis. Stat. Sections 425.103 and 425.105.

(d) ***The following provision applies to all other loans not subject to the provisions listed above:*** You shall be considered in default, as permitted by applicable law, if any of the following occur: (1) If you break any promise made under this Agreement; or (2) if you do not use the money we loaned you for the purpose stated in your application; or (3) if you die; or (4) if you file a petition in bankruptcy, insolvency, or receivership or are put involuntarily into such proceedings; or (5) if the collateral, if any, given as security for this loan is lost, damaged or destroyed, or if it is levied against, attached, garnished, or seized for any reason under any authority; or (6) if you do not pay on time any of your current or future debts to us; or (7) if anyone is in default of any security agreement given in connection with any loan under this Agreement; or (8) If you make any false or misleading statements in any credit application or update of credit information; or (9) you are in default of any other loan or security agreement you have with the Credit Union; or (10) you use the Agreement for any illegal purpose or transaction as determined by applicable law. If you default, we may, at our option, declare this loan immediately due and payable, and you must immediately pay to us at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees.

Action Upon Default.

(a) ***The following provision applies to loans subject to the Wisconsin Consumer Act:***
Right to Cure Default: If you are in default under this Agreement, we must give a notice of default to you pursuant to Wisconsin Statutes sec. 425.104 425.105. You shall have fifteen (15) calendar days from the date the notice is mailed to you to cure the default. In the event of an uncured default, we shall have all the rights and remedies for default provided under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral. We may waive any default without waiving any other subsequent or prior default by you.
No Right to Cure: Pursuant to Wis. Stat. Sec. 425.105(3), you shall not have the right to cure a default if the following occur twice during the preceding twelve (12) months: (a) you were in default on this Agreement; (b) we gave you notice of the right to cure such previous default in accordance with Wis.Stat.Sec. 425.104; and (c) you cured the previous default.
Nothing in this Agreement shall be construed to restrict our ability to exercise our rights under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral.

(b) ***The following provision applies to all other loans not subject to the provisions listed above:*** Once you have defaulted, and after the expiration of any right you may have under applicable state law to cure your default, we may, at our option, declare all amounts under the Agreement immediately due and payable, and you must immediately pay to us at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees. The principal balance in default shall bear interest at the contract rate.

Costs of Collection. You shall pay all costs incurred by us in collecting any amount you owe or in enforcing or protecting our rights as permitted by applicable law. Except as noted below, costs of collection include, but are not limited to, collection agency fees, repossession fees, appraisals, environmental site assessments, casualty insurance, and any other reasonable collection costs allowed by law.

(a) ***For Alabama cardholders:*** Attorney's fees after default shall not exceed 15% of the unpaid debt, or such higher amount as a court may allow.

(b) ***For Georgia cardholders:*** Attorney's fees shall not exceed 15% of principal and accrued interest, or such higher amount as a court may allow.

(c) ***For loans subject to the Colorado Consumer Credit Code:*** You shall pay reasonable attorney's fees not in excess of 15% of the unpaid debt.

(d) ***For loans subject to District of Columbia statutes Title 28, Chapter 38:*** You shall pay reasonable attorney's fees not in excess of 15% of the unpaid balance of the obligation.

(e) ***For loans subject to the Iowa Consumer Credit Code:*** Unless otherwise permitted by applicable law, costs of collection include only reasonable expenses incurred to realize on a security interest after default, and those charges specifically authorized by the Iowa Consumer Credit Code. This contract does not provide for attorney's fees; we may collect attorney's fees only if a court orders such or the law otherwise allows.

(f) ***For loans subject to the Kansas Consumer Credit Code:*** Total costs of collection after default, if permitted by law, shall not exceed 15% of the unpaid debt, or such higher amount as a court may allow.

(g) ***For loans subject to the Colorado Consumer Credit Code, Idaho Credit Code, Indiana Consumer Credit Code, Oklahoma Consumer Credit Code, the South Carolina Consumer Protection Code, and the Wyoming Consumer Credit Code (each referred to as "the Code"):*** For any credit transaction that may be so restricted under the state's respective Code, this Agreement does not provide for any charges as a result of your default other than those authorized by the Code, and reasonable expenses incurred in realizing on a security interest.

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(h) ***For loans subject to the Maine Consumer Credit Code:*** Attorney's fees after default, if permitted by law, shall not exceed 15% of the unpaid debt, or such higher amount as a court may allow. Costs of collection does not include collection agency fees. If the credit transaction subject to this Agreement is a credit sale as defined under the Maine Consumer Credit Code, this Agreement does not provide for attorney's fees or any other collection cost. You may be subject to such costs if a court so allows.

(i) ***For loans subject to the Oklahoma Consumer Credit Code:*** With respect to a consumer loan as defined by the Oklahoma Consumer Credit Code, you shall pay reasonable attorney's fees not in excess of 15% of the unpaid debt after default and referral to an attorney not a salaried employee of ours; with respect to a supervised loan subject to 14A Okl.St.Ann. § 3-514, you shall pay reasonable attorney's fees if a court so allow; with respect to a credit sale as defined by the Oklahoma Consumer Credit Code, you shall pay reasonable attorney's fees not in excess of 15% of the unpaid debt after default and referral to an attorney not a salaried employee of ours; provided, however, that no attorney's fee shall be allowed if the amount financed is One Thousand Dollars ($1,000.00) or less and the credit service charge exceeds ten percent (10%) per year calculated according to the actuarial method. Provided further, however, a court may award reasonable attorney's fees to a prevailing litigant in any transaction where such fees may be awarded in accordance with other Oklahoma statutes.

(j) ***For loans subject to the South Carolina Consumer Protection Code:*** With respect to a consumer loan or consumer credit sale as defined by the South Carolina Consumer Protection Code, you shall pay reasonable attorney's fees not in excess of 15% of the unpaid debt.

(k) ***For loans subject to the Wisconsin Consumer Act:*** If we obtain a court judgment against you for default under this Agreement, we may request an award of statutory costs and statutory attorney fees pursuant to sec. 814.04, Wis. Stats. If our request is granted, you will be required to pay these costs and fees.

(l) ***The following applies to all other loans not subject to the provisions listed above:*** Costs of collection also include reasonable attorney's fees for any action taken by an attorney, which may include a salaried employee if state law allows, in order to collect this loan or preserve or protect our rights and remedies, including, without limitation, pre-suit demands for payment, pre-suit mediation or settlement negotiations, investigation and assessment of our rights, participation in bankruptcy cases, matters, and proceedings (including, without limitation, filing proofs of claim, pursuing reaffirmation agreements, attending meetings of creditors, and pursuing complaints, motions, and objections that relate in any way to the Credit Union's collateral or right to payment), collateral disposition, non-bankruptcy suits and/or administrative actions, and appeals.

Additional Benefits/Card Enhancements. We may from time to time offer additional services to your Account at no additional cost to you. You understand that we are not obligated to offer such services and may withdraw or change them at any time.

Convenience Checks. We may, at our discretion, issue checks to you which may be used for any purpose other than making a payment for credit to your account. By signing such check, you authorize us to pay the item for the amount indicated and post such amount as a cash advance to your account. We do not have to pay any item which would cause the outstanding balance in your account to exceed your credit limit.

Credit Information. We may from time to time request personal information from you or obtain credit reports from the credit reporting agencies for the purpose of updating your credit status. Your failure to provide such information when requested by us may result in suspension of credit privileges under this Agreement, including your ability to obtain any future advances by any means. You authorize us to investigate your credit standing when opening or reviewing your account. You authorize us to disclose information regarding your account to credit bureau and creditors who inquire about your credit standing.

Foreign Transactions; Currency Conversion. Purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars. The conversion rate in dollars will be a rate selected by the card company from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the card company itself receives, or the government-mandated rate in effect for the applicable central processing date in each instance. All transactions processed outside of the United States (which may include internet transactions) will be charged a foreign transaction fee in the amount disclosed on your Truth-in-Lending Statement (as amended from time to time), even if you are located in the United States.

Termination; Change-in-Terms. We may, by written notice, terminate this Agreement or account at any time, subject to applicable law. You may terminate this Agreement or account by written notice. Termination by either party shall not affect your obligation to repay any balance on your account resulting from use of the Card as well as Interest Charges and fees incurred. We may change the terms of this Agreement, including the method of calculating the periodic rate, at any time, by written notice, subject to applicable law. Use of the Card constitutes agreement and acceptance of any change in terms, unless applicable law requires otherwise. Our failure to exercise any of our rights or to take any action shall not constitute a waiver of those rights, or an amendment or change in any of the terms of this Agreement.

Late or Partial Payments. Any payment that delays the reduction of your balance will increase your total interest costs. Partial payments or prepayments will not delay your next scheduled payment - you will still need to make the minimum scheduled payment by the next scheduled due date to keep your account current. We may accept late payments, partial payments, checks or money orders marked "payment in full" and such action shall not constitute final settlement of your account or a waiver or forgiveness of any amounts owing under this Agreement.

Enforcement. We do not lose our rights under this or any related agreement if we delay enforcing them. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

Returns and Adjustments. Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by submitting a credit slip which will be posted to your account. If your credits and payments exceed what you owe us, the amount will be applied against future purchases and cash advances. If the credit balance amount is $1 or more, it will be refunded upon your written or verbal request.

Plan Merchant Disputes. We are not responsible for the refusal of any plan merchant or financial institution to honor your Card. Also, we are not responsible for goods or services that you purchase with the Card unless: (a) your purchase was made in response to an advertisement we sent or participated in sending you; or (b) your purchase cost more than $50 and was made from a plan merchant in your state or within 100 miles of your home; and only if you have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant. You must resolve all other disputes directly with the plan merchant. We do not warrant any merchandise or services purchased by you with the Card.

Statements and Notices. Statements and notices will be mailed to you at the most recent postal address or e-mail address (if you have elected to receive such documents via electronic means) you have given us. Notice sent to any one of you will be considered notice to all.

Notification of Address Change. You will notify us promptly if you change your address for any reason. In order to prevent identity theft, your identity may need to be verified before we act upon the notification.

Copy Received. You acknowledge that you have received a copy of this Agreement.

Governing Law. These agreements shall be construed and enforced in accordance with federal law to the fullest extent possible, and to the extent that federal law does not apply, these agreements shall be construed and enforced in accordance with the laws of Maryland, specifically Maryland Code Annotated, Commercial Law, Subtitle 9 (Credit Grantor Revolving Credit Provisions). It is agreed that the venue and place of any trial or hearing of any dispute that may arise out of this Agreement shall be in Prince Georges County, Maryland, or any other county where Tower Federal Credit Union has a physical presence. Operating regulations of Mastercard may also apply. This Agreement is the contract applies to all transactions even though the sales, cash advance, convenience check, credit or other slips you sign or receive may contain different terms.

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STATE NOTICES:

Missouri Cardholders:

Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (cardholder) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

Utah Cardholders:

This written Agreement is a final expression of the agreement between you and the Credit Union. This written Agreement may not be contradicted by evidence of any oral agreement.

Wisconsin Cardholders:

(1) If you are married and are extended individual credit, Wis. Stat. 766.56(3)(b) requires us to notify your spouse of the extension of credit. If we receive written notice of termination from your spouse pursuant to Wis. Stat. Section 766.565(5), we may declare you in default of the account and call the entire extension of credit due and payable notwithstanding Wis. Stat. Sections 425.103 and 425.105. If the account is called due and payable, you may have certain rights to cure the default. **(2)** Additionally, no provision of a marital property agreement, a unilateral agreement under Wis. Stat. 766.59, or a court decree under Wis. Stat. 766.70 adversely affects our interests unless prior to the time the credit is extended, we are furnished with a copy of the agreement or statement, or have actual knowledge of the adverse provision when the obligation is incurred.

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:

The following applies if at the time this loan is made you are an active member of the military or a dependent (as those terms are defined in the Military Lending Act (MLA), 10 U.S.C. 987 and its implementing regulations ("MLA")), and (a) your loan is unsecured or secured by personal property or a vehicle that you did not purchase with the proceeds of the loan; or (b) it is otherwise determined by law that the MLA applies to your loan. If this loan is a revolving line of credit or credit card, the MLA ceases to apply at any time during which you are not a member of the military or a dependent (as defined in the MLA).

1. **NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call toll-free 866-568-6937 extension 5729, 24 hours a day, 7 days a week.
2. This loan will not be secured by a consensual lien on shares or deposits in any of your accounts unless you agree to establish an account in connection with this loan ("Secured Account"). Only funds deposited into the Secured Account after the loan is made will secure this loan. Any cross-collateralization provision contained in your loan or account documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act.

   However, we reserve our statutory lien rights and rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this loan.
3. Any reference in this consumer credit contract to the following are hereby inapplicable to your loan: (a) Mandatory arbitration; (b) Any requirement(s) to waive your rights to legal recourse under any applicable state or federal law; (c) Any demands or requirements construed as unreasonable notice from you in order to exercise your legal rights; or (d) Prepayment penalties.
4. Any provisions in your consumer credit contract, loan, security, or account agreements that are determined to be inconsistent with or contradictory to these disclosures or the MLA (as they may be changed or amended from time to time) are inapplicable with regard to this loan. However, all other terms and conditions of the consumer credit contract shall remain in full force and effect.

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BILLING RIGHTS NOTICE

Your Billing Rights: Keep this Document for Future Use

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 the address(es) below.

Tower Federal Credit Union
P.O. Box 10452
Des Moines, IA 50306-0452
Risk_Email@tmg.global

In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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, 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:

1. 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.
2. 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 all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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 this 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 cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing, or electronically at the address(es) listed above.

While we investigate, 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.

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PRICING ADDENDUM TO CREDIT CARD AGREEMENT

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**World MasterCard**: **1.99%** Introductory APR for 12 months as of account opening for New Accounts only[1]. After that, your Standard APR will be **14.49% - 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate. **Gold MasterCard: 10.90% - 15.90%** depending on your credit history. **Empower MasterCard: 11.49% - 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**World MasterCard: 14.49% - 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate. **Gold MasterCard: 10.90% - 15.90%** depending on your credit history. **Empower MasterCard: 0%** Introductory APR for 6 months from the date of the transfer for New Accounts only[1,2]. After that, your Standard APR will be **11.49% - 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**World MasterCard: 14.49% - 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate. **Gold MasterCard**: **10.90% - 15.90%** depending on your credit history. **Empower MasterCard: 11.49% - 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire outstanding balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	**None**
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**

[1]New Accounts are defined as a credit card account which has been opened within the past 30 days. This does not include any upgrades from already established or existing credit card accounts and/or any credit limit increases.

[2]Introductory Rate is available only for balance transfers made within 60 days of account opening. Introductory Rate does not apply to balances transferred from other Tower Federal Credit Union credit cards or loans.

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FEES	World MasterCard	Gold MasterCard	Empower MasterCard
Annual Fee	None	None	None
Application Fee	None	None	None
Transaction Fees			
Balance Transfer	None	None	**2.50%** of the amount of each transfer
Cash Advance	**2.00%** of the amount of each cash advance (minimum: **$0.75**)	Cash Advance ATM: **$0.75** per cash advance Cash Advance (Over-the-Counter): None	**2.50%** of the amount of each cash advance (minimum: **$0.75**)
Foreign Transaction	None	**1.10%** of each transaction in U.S. dollars if the transaction involves a currency conversion	**1.00%** of each transaction in U.S. dollars if the transaction involves a currency conversion
Penalty Fees			
Late Payment	Up to **$25.00** if your payment is late **5** days or more	Up to **$20.00** if your payment is late **14** days or more	Up to **$25.00** if your payment is late **5** days or more
Over-the-Credit Limit	None	None	None
Returned Payment	Up to **$20.00** if your payment is returned for any reason.	None	Up to **$20.00** if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Other Fees: **In addition to the fees disclosed above, the following fees may be imposed:**

Statement Copy Fee: $2.00 per page up to a maximum of $5.00 per statement month.
Sales Draft Copy Fee: $3.00
Card Replacement Fee: $5.00

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