

29. **Integrated Documents.** Any separate document entitled "Truth-in-Lending Statement" or similar which is delivered with this Agreement or provided at a later time is an integrated part of this Agreement.

30. **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.

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

32. **Governing Law.** This Agreement shall be construed under federal law and state law in the state in which we are primarily located, and the venue shall be located in the county and state in which we are primarily located. Operating regulations of Visa or Mastercard, as applicable, may also apply. This Agreement is the contract that applies to all transactions even though the sales, cash advance, convenience check, credit or other slips you sign or receive may contain different terms.

33. **NOTICE TO UTAH BORROWERS.** *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.*

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 1-800-593-1000 during our normal business hours.

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.

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) listed on your statement.

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 at the address(es) listed on your statement.

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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1600 Medical Drive
Pottstown, PA 19464
(610) 326-5490 • (800) 593-1000
FAX (610) 326-5973
www.diamondcu.org

VISA SIGNATURE CASHBACK CREDIT CARD AGREEMENT

In this Agreement, "You" and "your" mean any person who accepts this Agreement or uses the Card. The "Card" means any Visa Signature Cashback credit card issued to you or those designated by you under the terms of this Agreement. "We," "us" or the "Credit Union" means Diamond Credit Union or its successors. By using your card, you agree to all of the terms and conditions set forth herein.

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.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

1. **Using Your Card.** Using your Card constitutes your acceptance of the terms and conditions of this Agreement, as may be amended from time to time. You can purchase or lease goods and services ("Purchases") from any merchant who honors your Card up to your maximum credit limit for your Card. You may also use the Card to obtain cash advances up to your maximum credit limit from financial institutions and ATMs that accept the Card. You may also access your account by telephone or access checks (if provided to you). 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.

2. **Credit Limits.** You agree to keep your unpaid balance within your credit limit; however, if you do exceed your credit limit, you agree to immediately pay any amount over the credit limit upon our demand, regardless of whether we authorized the advance(s) which caused you to exceed your credit limit. We reserve the right to increase or reduce your credit limit at any time. We base this decision on a variety of factors such as your payment and transaction history with us, information we receive from third parties, including but not limited to credit reporting agencies and for any other reason permitted by law. We will provide you with notice of the change to the extent required by applicable law.

3. **Personal Identification Number (PIN).** We will 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.

4. Promise To Pay. Regardless of the means used to access your account, 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 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 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. Interest Charges will accrue on your average daily balance outstanding during the month (new and previous). To get the average daily balance, we take the beginning balance each day, add any new purchases, cash advances, balance transfers, insurance premiums or debt protection fees or similar fees, and debit adjustments and subtract any 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 monthly periodic rate corresponding to the Annual Percentage Rate that was previously disclosed to you.

You can avoid Interest Charges on purchases by paying the full amount of the entire balance for purchases each month by the date on which the payment is due. Otherwise, the new balance for purchases, 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 transaction date of the cash advance or balance transfer.

10. Fees. You agree to pay any and all fees that you incur in connection with your Card, in accordance with applicable law, in the amounts set forth on your Truth-in-Lending Statement, which fees and/or amounts may be amended from time to time.

11. Minimum Monthly Payments. Your minimum monthly payment will be 2% of your total New Balance shown on your billing statement at the end of each billing cycle, plus the amount of any prior payments due that remain unpaid, subject to the lesser of \$25 or your account balance. In addition, any time that your total New Balance exceeds your credit limit, you must immediately pay the excess upon our demand. You have the right to pay your account in full at any time without penalty. 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. Payments will be applied in any order we determine, subject to applicable law. You understand that any payment that delays the repayment of your unpaid balance will increase your Interest Charge and any payment that accelerates the reduction of your unpaid balance will decrease your Interest Charges.

12. 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. Call or write to us at (800) 593-1000 or (610) 326-5490 or Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464. 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 be liable for any unauthorized use only if we can prove that you were negligent in your use or handling of your Card, or if we can prove that you used your Card fraudulently.

13. Crediting Of Payments. Payments are due on the date disclosed on your monthly statement. If your payment is received by us either by mail, electronically, or in-person at a branch during regular business hours on a business day, it will be credited to your account as of that date. Payments placed in our lockbox between 6 a.m. and 5 p.m. EST will be credited to your account as of the date placed in the lockbox. If payment is made by any other means or at any other times, 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.

14. Default; Acceleration; Credit Suspension; Collection Costs. You will be in default, as permitted by applicable law, if: (a) you fail to make any payment on time; (b) if you fail to keep any promises you have made under this Agreement or under other Agreements you have with us; (c) if you die; (d) if you file a petition in bankruptcy or have a bankruptcy petition filed against you, or if you become involved in any insolvency, receivership or custodial proceeding; (e) if anyone attempts to take any of your funds held by us via legal process or if you have a judgment or tax lien filed against you; (f) if you make any false, inaccurate, or misleading statements in any credit application or credit update; or (g) if we, in good faith, believe that your ability to repay what you owe is or soon will be impaired, or that you are unwilling to make your payments.

If you are in default, we have the right to demand immediate payment of your full account balance without giving you notice. If immediate payment is demanded, you agree to continue paying Interest Charges until what you owe has been paid, and any shares that were given as security for your account may be applied toward what you owe. *The following applies to all borrowers except Iowa and Wisconsin borrowers:* You agree to pay all reasonable costs of collection, including court costs and attorney's fees, and any cost incurred in the recovery of the Card. Even if your unpaid balance is less than your credit limit, you will have no credit available during any time that any aspect of your account is in default. *For Alabama borrowers:* attorney's fees after default shall not exceed 15% of the unpaid debt, or such higher amount as a court may allow. *For Georgia borrowers:* attorney's fees shall not exceed 15% of principal and accrued interest, or such higher amount as a court may allow. *For Iowa borrowers:* 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. *For Kansas borrowers:* 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. *For Maine borrowers:* 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 this loan is 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.

15. 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 loan 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.

16. 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.

17. 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.

18. Debt Protection. Voluntary Debt Protection coverage or similar products are not required for any extension of credit under this Agreement. However, if you choose to purchase this protection from us, the fees will be added to your account balance each month and will accrue Interest Charges. We will receive a portion of the fees that you pay as compensation for offering this service to you. If you elect to purchase Debt Protection, we will provide the required disclosures and program contract separately at the time of your election.

19. Transaction Slips. Your monthly statement will identify what merchant, electronic terminal or financial institution at which transactions were made. Sales, cash advance, credit or other slips cannot be returned with the statement.

20. 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.

21. Foreign Transactions; Currency Conversion. Purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars. Transactions processed outside of the United States (which may include internet transactions) will be charged a foreign transaction fee in an amount to be determined by us, regardless of whether there is a currency conversion associated with the transaction. 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.

22. Termination; Change-in-Terms. We may, by written notice, terminate this Agreement at any time, subject to applicable law. You may terminate this Agreement by written notice. Termination by either party shall not affect your obligation to repay any payments made for 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. To the extent permitted by applicable law, such rate changes shall apply to your unpaid balance as well as future advances. Use of the Card constitutes agreement and acceptance of any change in terms, unless applicable law requires otherwise.

23. 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.

24. Enforcement. We do not lose our rights under this or any related agreement if we delay enforcing them. We can accept late payments, partial payments or any other payments, even if marked, "paid in full" without losing any of our rights under this Agreement. 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.

25. 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 more than \$5 but less than \$500, and if that credit balance still remains on your account after 3 billing cycles, we will mail a refund to you at the most recent address we have on file for you.

26. Refusal to Honor Card. We are not liable for the refusal or inability of merchants, financial institutions (including us) and others to accept the Card, or electronic terminals to honor the Card or complete a Card withdrawal, or for their retention of the Card.

27. 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.

28. 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. Statements will be sent each month in which there is a debit or credit balance or when an Interest Charge is imposed. If you have elected to receive a statement via e-mail, you will not be sent a paper statement. We need not send you a statement if we feel your account is uncollectible or if we have started collection proceedings against your account because you defaulted. Each statement is deemed to be a correct statement of account unless you establish a billing error pursuant to the Fair Credit Billing Act. Notice sent to any one of you will be considered notice to all.