



STE Platinum Visa® Rewards and STE Companion Credit Card Agreement  
 Important Pricing and Terms information: please read carefully

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>Platinum Visa® Rewards</b> <b>11.90%</b>  <b>Visa® Companion</b> <b>18.00%</b>
APR for Cash Advances	<b>Platinum Visa® Rewards</b> <b>11.90%</b>  <b>Visa® Companion</b> <b>18.00%</b>
APR for Balance Transfers	<b>Platinum Visa® Rewards</b> <b>11.90%</b>  <b>Visa® Companion</b> <b>18.00%</b>
Penalty APR and When it Applies	<b>None</b>
Minimum Interest Charge	<b>\$.50</b>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
Set-up and Maintenance Fees <ul style="list-style-type: none"> <li>• Annual Fee – Visa Platinum</li> <li>• Annual Fee – Visa Companion</li> <li>• Account Maintenance Fee on Closed Accounts</li> <li>• Card Replacement Fee</li> <li>• Document Copy Fee</li> </ul>	<b>None</b> <b>None</b>  <b>None</b> <b>\$5.00</b> <b>\$5.00</b>
Transaction Fees <ul style="list-style-type: none"> <li>• Cash Advance Fee</li> <li>• Foreign Transaction Fee</li> </ul>	<b>None</b> <b>None</b>
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Over-the-Credit-Limit Fee</li> <li>• Returned Payment Fee</li> <li>• Phone Payment Fee</li> </ul>	<b>\$25.00</b> <b>None</b> <b>\$25.00</b> <b>\$10.00</b>

**Effective Date**

The information about the costs of the card described in this application is accurate as of **July 1, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

### **How We Will Calculate Your Balance:**

Average Daily Balance (including new purchases)

Retail Purchases: Method G (see below for calculation methods)

Case Advances: Method A (see below for calculation methods)

### **AUTHORIZATIONS**

Applicants authorize the credit union to obtain credit bureau reports in connection with the application. Any offer is subject to the credit policies of the credit union. Applicants agree to be bound by the terms and conditions of the cardholder agreement, a copy of which is mailed to applicants if the application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. Joint applicants shall be jointly and severally liable for any and all credit extended from time to time. The credit union may report information about accountholders to the credit bureaus. Late payments, missed payments, or other defaults on an account may be reflected on a credit report.

### **PERIODIC FINANCE CHARGE CALCULATION METHODS**

The periodic Finance Charge Calculation Method applicable to your account for Cash Advances and Credit purchases of goods and services that you obtain through the use of your Card is specified in Section 1 on the Disclosure on the reverse side and explained below:

#### **Cash Advances**

Method A - Average Daily Balance (including current transactions).

The Finance Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. 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.

#### **Purchases and Retail Sales**

Method G - Average Daily Balance (including current transactions).

To avoid incurring an additional Finance Charge on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of purchases. 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, non-accruing fees, and unpaid finance charges. 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.

## TERMS GOVERNING THE USE OF YOUR CARD

The person ("Cardholder") whose name is embossed on the face of the VISA ("Card") enclosed herewith, and each Cardholder, in the event more than one Card is enclosed herewith bearing the same account number, by signing or using said Card, receipt of which is acknowledged, agrees with the Issuer of the Card whose name is printed on the reverse ("Issuer") as follows:

- A.** Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail Business establishment ("seller") who honors same upon the execution of a sales slip evidencing such Credit Purchases and bearing the account number of Cardholder embossed on the face of such Card. Additionally, VISA Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to Cardholder from any financial institution that is a member, alone or in association with others, of VISA U.S.A. Inc. and (b) upon execution of a written separate agreement with Issuer for a VISA overdraft financing agreement if offered by Issuer.
- B.** Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards bearing the VISA account number hereinafter collectively called ("Related Cards")).
- C.** Each Card is the property of Issuer, is not transferable and must be surrendered upon demand. It can be canceled as well as repossessed by Issuer or its designee, and the privileges thereof revoked, at any time without prior notice.
- D.** Cardholder shall not use the Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's indebtedness to Issuer to an amount in excess of the limit established by Issuer.
- E.** All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Financial Institution respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Financial Institution to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholder's account statement with Issuer.
- F.** Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA Card and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Card unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or, at Cardholder's option, an installment equal to at least the required minimum payment stated within this agreement.
- G.** Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to within this agreement. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law.
- H.** If the card is canceled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due, or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer, or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement. However, unless the Cardholder expressly agrees otherwise, the

Cardholder's household goods and dwelling will not secure Cardholder's obligations under this agreement even if Issuer has or later acquires a security interest in the household goods or a mortgage on the dwelling. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

I. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.

J. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.

K. Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your financial institution, request a copy of a document, request a replacement card or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. No finance Charge will be assessed on such additional charges.

L. Cardholder may be liable for the unauthorized use of the Card or Related Cards as provided in this paragraph. The Cardholder will not be liable for any unauthorized use that occurs after the Issuer is notified, orally or in writing at:

STE Credit Union  
1980 W. Broad Street  
Columbus, OH 43223  
Telephone Number: (614) 466-4988  
or  
Credit Card Security Department  
Telephone Number (727) 570-4881  
P.O. Box 30035  
Tampa, Florida 33630

The Cardholder's liability for unauthorized use of a card will not exceed \$50.00.

N. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

O. Payments must be made to the Issuer in U.S. dollars drawn on a U.S. Financial Institution. If Cardholder incurs charges in any other currency, the charges will be converted into U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date.

P. Issuer shall have sole discretion in how payments are applied to cardholder's account. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's account. Issuer has the right to demand immediate payment of any amount by which cardholder is over the credit limit.

Q. Issuer can reinvestigate and reevaluate any information Cardholder provided on Cardholder's credit application at any time, and in the course of doing so, Issuer may ask Cardholder for additional information, request credit bureau reports and/or otherwise verify Cardholder's current credit standing.

R. Cardholder agrees that Issuer may re-release information to others, such as credit bureaus, regarding the status and history of Cardholder's account, However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so.

S. Cardholder agrees that Cardholder's account shall be subject to all applicable rules and regulations of VISA U.S.A. Inc., as applicable, as well as all applicable laws. If there is any

conflict

between the provisions of this Agreement and the rules and regulations of VISA U.S.A. Inc. the rules and regulations of VISA U.S.A. Inc. shall control. Your Visa Card may not be used for any illegal transaction(s).

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When an account is opened the credit union will ask for a name, address, date of birth, and other information that allows the credit union to identify the accountholder. The credit union may also ask to see a driver's license or other identifying documents.