

This disclosure is presented in connection with the OPEN END PLAN that you received when you made a loan with Generations Credit Union. All of the terms and provisions of the OPEN END PLAN are incorporated in this AGREEMENT.

FOREIGN TRANSACTIONS; FOREIGN TRANSACTIONS AND CHARGES: Any transaction done in a foreign country is subject to an International Service Assessment (ISA) fee. If there is no currency exchange, the ISA fee will be .80% of the transaction amount. For transactions negotiated in non-US currency, the exchange rate between the transactions and billing currency will be a rate selected by Visa from a range of rates available in the wholesale currency markets for the applicable processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect on the applicable central processing date, in each instance, plus a 1% adjustment. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico, or the U.S. Virgin Islands.

TERMINATING YOUR ACCOUNT: Either the Credit Union or you may terminate this agreement at any time by writing to us, but termination by you or the Credit Union will not affect your obligation to pay the account balance plus any finance or other charges you owe under this agreement. The cards you receive remain the property of the Credit Union and you must recover and surrender to the credit union all cards upon request or upon termination of this agreement whether by you or the Credit Union.

NO WAIVER: The Credit Union can delay enforcing any of its rights any number of times without losing them.

STATEMENTS AND NOTICES: Statements and notices will be mailed to you at the most recent address you have given the Credit Union for your Visa account. Notice sent to any one of you will be considered notice to all.

YOUR BILLING RIGHTS

Keep this notice for future use:

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify us in Case of Errors or Questions about your Bill

If you think your bill is wrong, or if you need more information about a transaction on you bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter provide us the following information: (a) your name and account number; (b) the dollar amount of the suspected error; (c) describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice

Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally has been resolved.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a 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 property or services. There are two limitations on this right: (a) you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) the purchase price must have been more than \$50.00.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

NOTE: Washington and Federal Laws apply. If any part of this agreement should conflict with Washington or Federal Laws, then the agreement shall be considered changed to conform with the law.

NCUA: Your deposits are federally insured to \$250,000 through NCUA (National Credit Union Administration), a U.S. Government Agency.



"Building Trust...Enriching Lives."

Effective April 21, 2009

VISA Credit Card Disclosure



AGREEMENT & DISCLOSURE

Platinum

Annual Percentage Rate (APR)	*As low as 9.90%
Daily Periodic Rate	.02712
Grace Period for Repayment of Balances for Purchases	25 Day
Method for Compounding the Balance for Purchases	Average Daily Balance (excluding new purchases)
Annual Fee	None
Minimum Finance Charge	None
Cash Advance Fee	None
Over Credit Limit Fee	\$20.00
Late Payment Fee	\$15.00 (after 15 days)
NSF Fee	\$30.00
International Exchange Fee	1% of transaction
International Fee (no currency exchange)	.80% of transaction

Rate may vary up to 10 points higher, but not over 18%, based on credit criteria. Ask your loan officer what your rate will be before you sign.

VISA AGREEMENT

In this agreement the words "you" and "your" mean each and all those who apply for the card. "Card" means the VISA Credit Card and any duplicates and renewals that we issue. "Account" means your VISA Credit Card Line of Credit account with us. "We", "Us", and "Ours" means this Credit Union.

RESPONSIBILITY: If we issue you a card, you agree to repay all debts and the FINANCE CHARGE arising from the use of the card and the card account. For example, you are responsible for charges made by yourself, your spouse and minor children. You are also responsible for charges made by anyone else to whom you give the card, and this responsibility continues until the card is recovered. You cannot disclaim responsibility by notifying us, but we will close the account for new transactions if you so request and return all cards. Your obligation to pay the account balance continues even though an agreement, divorce decree, or other court judgment to which we are not a party may direct us to one of the other persons responsible to pay the account. Any person using the card is jointly and separately responsible with you for the charges he or she makes, but if that person signs the card he or she becomes a party to this Agreement and is also jointly and separately responsible for all charges on the account, including yours.

LOST OR THEFT OF CARD: You agree to call us immediately if you believe that your (card) (code) has been lost or stolen. VISA Credit - call 1-800-442-4757 #1,#1 or outside the U.S. 410-581-9994. VISA Debit 1-800-754-4128 or outside the U.S. 1-727-227-7004. Telephoning is the best way to minimize losses.

LIABILITY OF UNAUTHORIZED USE: If you believe your (card) (code) has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your (card) (code) without your permission. If you do not tell us within 2 business days after you learn of the loss or theft of your (card) (code), and we can prove we could have stopped someone from using your (card) (code) without your permission, if you had told us, you could lose as much as \$500. Also, if your statement shows transactions that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from doing the transactions if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

CREDIT LIMIT: The approval of your application will establish a self-replenishing line of credit for you and notify you of its amount when we issue the card. You agree not to let the account balance exceed this approved credit limit. Each payment you make on the account will restore your credit limit by the amount of the payment which is applied to the principal. You may request an increase in your Credit Limit by applying with us, which must be approved by our review committee or loan officer. By giving us written notice we may reduce your Credit Line from time to time, or with good cause, revoke your card and terminate this agreement. Good cause includes your failure to comply with the agreement, or our reevaluation of your credit worthiness.

CREDIT INFORMATION: You authorize us to investigate your credit standing when opening, renewing or reviewing your account, and you authorize us to disclose information regarding your account to credit bureaus and other creditors who inquire of us about your credit standing. *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.*

MONTHLY PAYMENTS: We will mail you a statement every month showing previous balances of purchases and cash advances; the current transactions on your account; the remaining credit available under your credit limit; the new balances of purchases and cash advances; total payments; any credit, fees, and adjustments; the FINANCE CHARGE billed; the total new balance, any other billed fees, and the minimum payment required. Every month you must pay at least the minimum payment by the statement due date. you may, of course, pay more frequently, pay more than the minimum payment or pay the total new balance in full, and you will reduce the FINANCE CHARGE by doing so. However, you are still required to make at least the minimum monthly payment each month your account has a balance. The minimum payment will be either (a) 3% of your total new balance, or \$20.00 on Visa Classic & Platinum cards, whichever is greater, plus (b) any portion of the minimum payment (s) shown on prior statements which remains unpaid, or (c) your total new balance if it is less than \$20.00. In addition, at any time your total new balance exceeds your credit limit, you must immediately pay the excess. We will apply your payment first to unpaid and billed FINANCE CHARGES on purchases; then to unpaid and billed FINANCE CHARGES on cash advances; then to unpaid and billed fees; then to previous purchases; then to previous cash advances, and then to new purchases; then to new cash advances. However, any payment equal to, or greater than the previous balance of purchases will be applied first to that balance and any FINANCE CHARGE thereon so as to avoid continuing accrual of FINANCE CHARGES on that amount.

FINANCE CHARGES: To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances) reflected on your 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. Cash advances are always subject to Finance Charges from the date they are posted to your account. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of purchases (and, if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in new purchases or cash advances. 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.

DEFAULT: You will be in default if you fail to make any minimum payment by the due date. You will also be in default if your ability to repay us is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death or your failure to abide by this agreement. We have the right to demand immediate payment of your full account balance if you default, subject to our giving you any notice required by law. To the extent permitted by law, you will also be required to pay our collection expenses, including court costs and reasonable attorney fees.

CROSS COLLATERALIZATION: If you have other loans or credit extensions from the credit union, or take out other loans or credit extensions with the credit union in the future, collateral securing those loans or credit extensions will also secure your obligations under this agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this agreement even if the credit union has, or later acquires a security interest in the household goods. You realize that by using this card you pledge any shares, deposits or payments on shares now or later held by you in this credit union as security for payment due under the Agreement, and we shall have a continuing lien thereof. You authorize us to apply, without further notice to you, any or all such shares, deposits or payments on shares, deposits or payments on shares towards payments due, interest and expenses in the event of your default. Any funds which are in an Individual Retirement Account (IRA) are excepted from this agreement. If you have given us a specific pledge of the Credit Union Shares (deposits) or any other security interest for all your debts, your account will, to the extent permitted by law, also be secured by your pledged shares (deposits) and by the property described in those other security agreements except for your home.

USING THE CARD: To make a purchase or cash advance, there are two alternative procedures to be followed. One is for you to present the card to a participating VISA plan merchant, to us or to another financial institution who honors VISA, and sign the sales or cash advance draft which will be imprinted with your card. The other is to complete the transactions by using your Personal Identification Number (PIN) in conjunction with the card, in an Automated Teller Machine (ATM) or other type of electronic terminal that provides access to the VISA system or any transactions done by mail or phone. Your monthly statement will identify the merchant, electronic terminal, or financial institution at which the transaction was made, but sales, cash advance, or credit or other slips cannot be returned with the statement. You should retain the copy of such slips furnished at the time of the transaction in order to verify the monthly statement. Generations Credit Union (GCU) may make a reasonable charge for photocopies of slips which you may request.

ILLEGAL USES: GCU VISA cards may not be used for illegal purposes including online gambling.

RETURNS AND ADJUSTMENTS: Merchants and others who honor the card may give credit for returns or adjustments and they will do so by sending a credit slip which will be posted to your account. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances, or if it is \$1.00 or more, refund it on your written request.

PLAN MERCHANT DISPUTES: We are not responsible for the refusal of any plan merchant or financial institution to honor your card. We are subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the card only if you have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant, and: (a) your purchase was made in response to an advertisement we sent or participated in sending you; or (b) your purchase cost more than \$50.00 and was made from a plan merchant in your state or within 100 miles of your home. Any other disputes you must resolve directly with the plan merchant.

EFFECT OF AND CHANGES TO AGREEMENT: This agreement is the contract which applies to all transactions on your account even though the sales, cash advance, credit or other slips you sign or receive may contain different terms. We may amend this agreement from time to time by sending you the advance written notice required by law. Your use of the card thereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing account balances as well as to future transactions.

REWARDS2 U: Members who qualify for a \$5,000 or higher credit limit will earn bonus points for purchases made with their GCU Platinum VISA card. Please ask your loan officer for more information about this great benefit.