



Credit Card Regulations

KEEP THESE REGULATIONS FOR FUTURE USE. In these regulations, the words "you" and "your" mean each and all of those who applied for or received, or who signed and used, the card. "Card" means your VISA® issued by Community First Credit Union and any duplicates or renewals we issue. "We," "us," "CFCU," and "our" means Community First Credit Union.

M-901834

1. **RESPONSIBILITY** - By using the account or keeping the card, you agree to these regulations. You also agree to repay all debts and any finance charge or any other fees or charges arising from the use of your card and the card account. For example, you are responsible for charges made by you and anyone else to whom you give the card, and this responsibility continues until you recover and return the card to us except to the extent allowed by law; you cannot disclaim responsibility by notifying us and your responsibility continues even though an agreement, divorce decree or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the account.
2. **CREDIT LINE** - We will establish a credit line for you and advise you of its amount. You agree not to let the account balance exceed the credit line, but you remain responsible for payment if it does. Any account balance in excess of the credit line is payable immediately including amounts due to finance charges, fees or other charges. You may request a credit limit increase on your account only by a method acceptable by CFCU. We reserve the right to reduce or increase your credit line from time to time, or to revoke the card, without affecting your obligation to pay the account balance and may refuse to make an advance and/or terminate your account at any time for any reason permitted by law.
3. **USING THE CARD** - To make a regular purchase or take a cash advance, present the card to an authorized plan member or financial institution and sign the sales or cash advance draft. You may also obtain a cash advance with the card at certain manned and unmanned automated terminals. Regular transactions are counted against your credit line. You will receive a copy of the draft (or machine receipt at an unmanned terminal) which you should retain to verify your monthly statement. You may not use your card for any illegal or unlawful transaction, including illegal internet gambling, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.
4. **CONVENIENCE CHECKS** - We may, from time to time, issue convenience checks to you that may be drawn on your account. Convenience checks may not be used to make a payment on your account. If you use a convenience check, it will be posted to your account as a balance transfer. We reserve the right to refuse to pay a convenience check drawn on your account for any reason and such refusal shall not constitute wrongful dishonor. You may request that we stop the payment of a convenience check drawn on your account. You agree to pay any fee as identified in this agreement imposed to stop a payment on a convenience check issued on your account. You may make a stop payment request orally, if permitted, or in writing. Your request must be made with sufficient time in advance of the presentment of the check for payment to give us a reasonable opportunity to act on your request. In addition, your request must accurately describe the check including the exact account number, the payee, any check number that may be applicable, and the exact amount of the check. If permitted, you may make a stop payment request orally but such a request will expire after 14 days unless you confirm your request in writing within that time. Written stop payment orders are effective only for six months and may be renewed for additional six month periods by requesting in writing that the stop payment order be renewed. We are not required to notify you when a stop payment order expires. If we re-credit your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check and to assist us in any legal action. You agree to indemnify and hold us harmless from all costs and expenses, including attorney's fees, damages, or claims, related to CFCU honoring your stop payment request or in failing to stop payment of an item as a result of incorrect information provided to us or the giving of inadequate time to act upon a stop payment request. Note: A convenience check is not a check as that term is defined under the Uniform Commercial Code. It is an advance from your credit card account with us and your stop payment rights are provided under this agreement with us.
5. **FEES AND CHARGES**
 - a. **Annual Fee** - None
 - b. **Late Payment Fee** - A late payment fee up to \$35.00 will be charged in any billing cycle in which we receive less than the minimum payment on or before the 5th day after the due date.
 - c. **Over the Limit Fee** - None
 - d. **Cash Advance Fee** - A fee of \$10 or 2.00% of the amount of each advance, whichever is greater.
 - e. **Minimum Finance Charge** - A minimum finance charge of \$0.50 will be charged in any month in which there is an outstanding balance.
 - f. **Returned Payment Fee** - A fee up to \$35.00 will be charged for any payment that is returned.
 - g. **Non-Sufficient Funds Fee** - A fee up to \$35.00 will be charged if you do not have enough funds in your account to cover a payment.
 - h. **International Transaction Fee** - A fee of 1% of the amount of transactions and cash advances made in foreign countries.
6. **ANNUAL PERCENTAGE RATE**. All advances are subject to an Annual Percentage Rate which is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the first business day of each month ("Index") plus Our Margin. The Index plus the Margin equals the Annual Percentage Rate. Changes in the Index will cause changes in the Annual Percentage Rate on the 1st day of the billing cycle that immediately follows a change in the Index. If the Index is no longer available, CFCU will choose a new Index which is based upon comparable information. Increases or decreases in the Annual Percentage Rate will cause like increases or decreases in the Finance Charge and will affect the number of your regularly scheduled payments. Your Annual Percentage Rate will never be greater than 25.00% and will apply to your remaining principal balance.
7. **FINANCE CHARGES** - Your account will be subject to a finance charge during any billing period during which you (a) received, or had outstanding, cash balance, or (b) failed to pay in full the Previous Balance shown on the statement during the first 25 days of the statement period (the "grace period"). Except as otherwise provided herein, the finance charge on your Visa card account is calculated by applying the periodic rate (Annual Percentage Rate (APR) of 8.00% - 25.00%) to your average daily balance. To get the average daily balance we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the average daily balance.

Introductory, Promotional and Special APRs. From time to time, we may offer an introductory, promotional or special APRs. These introductory, promotional or special APRs will be subject to the terms and conditions as outlined in the disclosures in effect during the introductory, promotional or special period. Any introductory, promotional or special APR we may offer will be separately identified on your periodic statement as well as the balance for which the APR applies. The separate balance and the related interest charge will be calculated as described above. Upon expiration of the introductory, promotional or special APR, the APR will be adjusted to the standard APR for the applicable category and will apply to the existing balance upon termination of the introductory, promotional or special APR.

Balance transfers and convenience checks payable to any CFCU account (e.g., loans and credit cards issued by CFCU), any account owner, account joint owner, or account card holder, or to obtain any cash advance do not qualify for any introductory, promotional or special APRs.

Military Lending Act Covered Borrowers Only - 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%. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premium; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at 920-830-7200 or 1-866-273-2328 to receive oral disclosures of the Military Lending Act Disclosure above and a description of the payment obligation.
8. **MONTHLY PAYMENT** - Unless there has been no activity on your account since your last statement and your account shows a zero balance, you will receive a statement every month showing your previous balance, the current transactions on your account, the remaining regular credit available under your credit line, the fees and finance charge, the new balance, and the minimum payment due. Every month you must pay at least the minimum payment within the grace period. You may, of course, pay more than the minimum payment. If you pay the new balance in full before the expiration of the grace period, you will reduce or avoid the finance charge. The minimum payment will be 2.5% of your new balance, or \$10.00, whichever is greater, or your full new balance, if it is less than \$10.00. In addition, if you have exceeded your credit line, your minimum payment will include the full amount by which your new balance exceeds your credit line. We will apply your minimum payment amount first to the finance charge, then to any fees, and then to your balance at any lower promotional rate before being applied to any balance at your card's regular rate. To the extent your payments exceed the minimum payment amount due each billing period, payments will be applied to balances with high APRs prior to balances with low APRs. A minimum payment is required for every statement period that you carry a balance, and any additional amount paid, while reducing your balance, will not prepay any future minimum payments. We may accept checks marked "payment in full" or with words of similar effect without losing any of our rights to collect the full balance of your account with us.

9. **DEFAULT** - Upon default, the entire outstanding balance due under this agreement shall, unless excused by Our Board of Directors, become immediately due and payable, subject only to any right to cure default which you may have under Section 425.105 of the Wisconsin Statutes. A default shall be deemed to have occurred if (a) you fail to make payments when due on two occasions within any 12-month period, or (b) you fail to observe any other covenant of this agreement, change marital status, change marital domicile or you or your spouse become insolvent or subject of a bankruptcy or other insolvency proceeding, if such failure, act or occurrence materially impairs your ability to pay the amount due under this agreement or breach of which materially impairs the condition, value or protection of the merchant's rights in any collateral securing the transaction. In addition, notwithstanding Sections 425.103 and 425.105 of the Wisconsin Statutes, in the event we receive a notice of termination of this agreement from the spouse of a borrower pursuant to Section 766.565(5), Wisconsin Statutes, we may declare the entire outstanding balance of the agreement immediately due and payable. If immediate payment is demanded, you agree to continue paying finance charges at the periodic rate charged before the default, until what you owe has been paid, and any shares that were given as security for your account may be applied towards what you owe.
10. **SECURITY INTEREST** - Each purchase and cash advance through your account constitutes a loan made by us to you in the State of Wisconsin. You agree that the Wisconsin Consumer Act applies to all these loans even though you may use them for business purposes, or you are a person not otherwise covered by the Act. To secure each purchase loan, you grant us a security interest under the Uniform Commercial Code in any goods you purchase with it. If you default, we will have the right to recover any of these goods, which have not been fully paid for through our application of your payments in the manner described in Paragraph 9. If you give or have given us any other security interests for all your debts, your card account will also be secured by the property described in those security agreements (except your home, home furnishings, appliances and clothing). You also agree to grant a security interest in all shares and deposits now or hereafter held in CFCU, except funds held in an Individual Retirement Account or SEP plan, as security for amounts owed under this agreement, unless you are a MLA covered borrower. You authorize CFCU to apply these shares and deposits, in the event of default, and to pay said amounts to CFCU.
11. **ACCURACY OF INFORMATION** - You certify that the information you have given CFCU for obtaining credit is true and complete. In addition, you authorize CFCU to verify or check any of the information given and obtain additional information concerning your credit standing (including your spouse's if married and living in a community property state.)
12. **MARITAL PROPERTY** - You agree that the credit granted will be incurred in the interest of marriage or family. You understand that we may be required to give notice of this account to your spouse.
13. **INFORMATION UPDATING SERVICE AND AUTHORIZATIONS** — If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your account information (such as card number or expiration date) changes, or your account is closed. However, if your card is replaced or your account information changes, you authorize us, without obligation on our part, to provide the updated account information to the merchant in order to permit the merchant to bill recurring charges to your card. You authorize us to apply such recurring charges to your card until you notify us that you have revoked authorization for the charges to your card. Your card is automatically enrolled in an information updating service. Through this service, your updated account information (such as card number or expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated account information to a merchant, please contact us.
14. **CREDITS** - If plan members who honor your card give you credit for returns or adjustments, they will do so by sending us a credit transaction, which we will post to your account. We will apply those credits first to offset your current purchases, and then to your previous balance. 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 refund it on your written request if it is \$1.00 or more. We will make a good faith attempt to return to you any credit balance exceeding \$1.00, which remains in your account for more than four months.
15. **FOREIGN TRANSACTIONS** - Foreign Transactions, purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. (A foreign transaction is any transaction where the merchant country differs from the country of the card issuer.) The conversion into dollars will be made in accordance with the operating rules for international transactions established by Visa and may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different than the rate in effect at the time of the transaction. We do not determine the currency conversion rate that is used nor do we receive any portion of the currency conversion rate. For Visa, the exchange rate to dollars will be a rate in effect for the applicable central processing date and is selected by Visa, either from the range of rates available in wholesale currency markets or the government-mandated rate. Visa charges CFCU a 1% conversion fee on all foreign transactions including purchases, cash withdrawals or advances and credits. A cross-border transaction is one in which the cardholder country differs from the country of the merchant. This fee will be assessed regardless of the transaction currency. CFCU will pass these fees on to you and they will be shown independently of the transaction on your billing statement.
16. **UNAUTHORIZED USE** - You authorize us to pay from your account all items reflecting credit purchases or cash advances made with the card in spite of the absence of your signature on the draft or the lack of presentation of the card. You may be liable for unauthorized use of your card. **If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should call us immediately at 1-800-449-7728.** You will not be liable for unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.00.
17. **EFFECT OF REGULATIONS** - These regulations are the contract that applies to all transactions on your account even though the sales, cash advances or credit slips you sign may contain different terms. We may amend these regulations from time to time. If required by Section 422.415 of the Wisconsin Statutes or the Credit Card Act of 2009, we will provide written notice of an amendment 90 days prior to the date the amendment is effective. 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 balance as well as to future transactions. No delay or omission in exercising any rights granted to us hereunder shall impair such rights or be construed to be a waiver thereof. No waiver whatsoever shall be valid unless signed in writing by us and then only to the extent set forth therein.
18. **TERMINATION** - As permitted by law, CFCU may change the terms of this agreement and any disclosure from time to time. Notice of any change will be given in accordance with applicable law. To the extent permitted by law, changes to the agreement may apply to your existing account balance as well as to future transactions.

Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin Residents – Either you, your spouse, or CFCU may terminate this agreement at any time, but termination by you, your spouse or CFCU will not affect your obligation to pay the account balance plus any finance and other charges you or your spouse owe under this agreement. Your obligation to pay the account balance plus any finance and other charges you owe under this agreement are subject to all applicable laws and regulations regarding repayment requirements. The card or cards you receive remain the property of CFCU and you must recover and surrender to CFCU all cards upon request or upon termination of this agreement whether by you or CFCU.

Residents of all other states – Either you or CFCU may terminate this agreement at any time, but termination by you or CFCU will not affect your obligation to pay the account balance plus any finance and other charges you owe under this agreement. Your obligation to pay the account balance plus any finance and other charges you owe under this agreement are subject to all applicable laws and regulations regarding repayment requirements. The card or cards you receive remain the property of CFCU and you must recover and surrender to CFCU all cards upon request or upon termination of this agreement whether by you or CFCU.

19. **CHANGE OF ADDRESS** - If you are receiving paper statements, we will send all account statements and any other notices concerning this account to your address as shown on our records. If you change your address, you must notify us of your new address immediately. If you are receiving electronic statements, you must immediately notify us of any change to your email address.
20. **APPLICABLE STATE LAWS** - You hereby acknowledge that this agreement has been negotiated in the State of Wisconsin and that you have entered into this agreement in the State of Wisconsin. The validity, construction and enforcement of this agreement and all matters arising out of the issuance of your card shall be governed by the laws of the State of Wisconsin.

CALIFORNIA RESIDENTS - A married applicant may apply for a separate account. Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

FLORIDA RESIDENTS - You agree that, should we obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Florida and Federal law.

MARYLAND RESIDENTS - To the extent, if any, that Maryland law applies to your account, we elect to offer your card account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article.

MISSOURI RESIDENTS - 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 and us 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.

NEW YORK RESIDENTS - We may obtain a credit report in connection with this account, including for any review, modification, renewal or collections associated with this account. Upon your request; you will be informed whether such report was requested and, if so, the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services at 800-342-3736 or www.dfs.ny.gov to obtain a comparative listing of credit card rates, fees and grace periods.

OHIO RESIDENTS - The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

SOUTH DAKOTA RESIDENTS - If you believe there have been any improprieties in making this loan or in the lender's loan practices, you may contact the South Dakota Division of Banking at 1601 N. Harrison Ave, Suite 1, Pierre, SD 57501, or by phone at 605-773-3421.

WISCONSIN RESIDENTS - If you are married, please contact us immediately upon receipt of this agreement at the address or phone number listed on this agreement and provide us with the name and address of your spouse. We are required to inform your spouse that we have opened an account for you.

NOTICE TO UTAH BORROWERS - This written agreement is a final expression of the agreement between you and CFCU. This written agreement may not be contradicted by evidence of any oral agreement. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

THE FOLLOWING IS REQUIRED BY VERMONT LAW - NOTICE TO CO-SIGNER - YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

21. JOINT ACCOUNT - You agree that all parties to your account are authorized on your behalf to request credit limit increases, to agree to amendments or modifications to the account, to enter into settlements or agreements with us regarding the account, to request additional cards, or to authorize others to transact business on the account. You agree to be jointly and severally liable for all charges to the account made or authorized by any other party to the account, whether or not such charges caused the account balances to exceed the credit limit.

22. ACKNOWLEDGEMENT AND AGREEMENT - By using your card, you acknowledge your agreement to the terms contained herein. Please keep these regulations for your records. The information about the finance charge, APR, and other charges described in this disclosure is accurate as of September 1, 2023. This information may have changed after that date. To find out what may have changed, write or call:

Community First Credit Union, P.O. Box 1487, Appleton, WI 54912-1487 (920) 830-7200 or Toll-Free 1-866-273-2328

**For 24-hour cardholder service for general information
(about your account balance, available credit, or payments received or due), call 1-800-654 7728.**

WHAT TO DO IF YOU THINK THERE IS A MISTAKE ON YOUR STATEMENT: If you think there is an error on your statement, write to us at PSCU Service Center, P.O. Box 31112, Tampa, FL 33631-3112. In your letter, give us the following information:

- Account Information: Your name and account number
- Dollar Amount: The dollar amount of the suspected error
- Description of Problem: 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. 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.

While we investigate whether or not there has been an error, the following are true:

- 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. However, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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:

- The purchase must have been made in your home state or within 100 miles of your mailing address, and the purchase price must have been more than \$50.
- You must have used your 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.
- 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 PSCU Service Center, P.O. Box 31112, Tampa, FL 33631-3112. 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.

Card Rates and Terms

Annual Percentage Rate (APR) for purchases, balance transfers and cash advances	Prime Rate plus 8.00% - 10.90% Based on your credit score when you open your account. This APR can vary with the market based on the Prime Rate.
How to avoid paying interest on purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum interest charge	If you are charged interest, the charge will be no less than \$0.50 .
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 www.consumerfinance.gov/learnmore .

Common Fees

Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None \$10 or 2.00% of the amount of each advance, whichever is greater 1% of each transaction in U.S. Dollars
Penalty Fees • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment	up to \$35.00 None up to \$35.00

The information about the costs of the card described in this disclosure is accurate as of 9/1/2023. This information may have changed after that date. To find out what may have changed, including costs call us at 1-866-273-2328 or write us at P.O. Box 1487, Appleton, WI 54912-1487.

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