1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus other charges as defined in section 6 below) that you will have outstanding on your Account at any time. If you have an over-limit credit, you must pay the amount you are over before payments will begin to restore your credit limit. You may renew your credit limit when you request it. The credit limit is subject to change without prior notice. If your credit limit is reduced or you are over your credit limit, the Credit Union reserves the right to reduce your credit limit, refuse to make an advance or/and terminate your Account at any time for any reason not prohibited by law.

2. Using Your Card. You understand that the use of your Card will constitute acknowledgement of receipt and agreement to the terms of the Visa Business Credit Card Agreement. You acknowledge and agree that any credit granted to you pursuant to the terms and conditions of this agreement will not be used primarily for personal, family, or household purposes. You understand that the Credit Union may at its discretion impose a daily, monthly, or annual limit on your ability to make purchases from merchants and others who accept VISA Cards. However, you may not use your Card to initiate any type of electronic gaming transaction through the Internet, by telephone, or by other means. You may be required to provide card number security information before you will be permitted to complete the transaction. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept Visa Cards, and from some automated teller machines (ATMs). (Not all ATMs accept VISA cards.) To obtain cash advances from an ATM, you must have a Personal Identification Number that is issued upon request. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local laws.

3. Platinum Rewards Program. Program points cannot be transferred from one business account to another. Points from multiple business accounts cannot be added together. Points have a three (3) year expiration that will be determined on a first in first out basis. Points expiring during the year will be cleared from your account on December 31 of that year. All points earned that are not used prior to expiration will be forfeited.

4. Responsibility. You agree to pay all charges, (including Credit Purchases and Cash Advances), to your Account that are made by you or anyone whom you authorize to use your Account. You also agree to pay all finance charges added to your Account under the terms of this Agreement. If this is a joint Account, Section 10 below also applies to your Account.

5. Interest Rate. Your APR could change based on your business checking account relationship with CFCU. To maintain your account at the lowest rate, you must maintain your business checking account balance at a minimum of $3,000. An active business checking account is one which has transactions in a calendar month. Should you incur a calendar month with less than 4 transactions, your account will be designated as one without an active business account relationship and your rate will increase to the higher rate, as shown under card rates and terms.

6. Finance Charges. You can avoid FINANCE CHARGES on purchases by paying the full amount of the New Balance of Purchases each month within 25 days of your statement closing date. Otherwise, the New Balance of Purchases will be subject to FINANCE CHARGE.

7. The Finance charge for a billing cycle is computed by applying the monthly Periodic Rate, which is an Annual Percentage Rate, to a periodic daily rate on the average daily balance. The average daily balance of purchases is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the billing cycle. Each daily balance of purchases is determined by adding the previous balance of purchases from the previous billing cycle of purchases any payments received and credits posted to your account, but excluding any unpaid FINANCE CHARGES.

8. On Cash Advances: A monthly Finance Charge will be imposed on Cash Advances from the date each Cash Advance is made or from the first day of the billing cycle, whichever is later. This monthly Finance Charge will continue to accrue on the unpaid over-limit amount of your Account until (a) the balance of your Account is reduced to an amount that is less than the then current minimum payment due, if any, (b) the entire outstanding balance is paid off, (c) such Finance Charge is paid, or (d) the entire outstanding balance is paid off and the next payment is made at least 21 days after the date that the Finance Charge is imposed.

9. The Finance charge for a billing cycle is computed by applying the monthly Periodic Rate, which is an Annual Percentage Rate, to the average daily balance of Cash Advances. The average daily balance of Cash Advances is determined by adding any new Cash Advances posted to your account during the billing cycle to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle, and subtracting any payments received or credits posted to your account during the billing cycle.

10. Other Charges. The following other charges (fees) will be added to your Account, as applicable:
   a. Late Payment Fee. If you are more than five (5) days late in making a payment, a late charge of $35.00 will be added to your account.
   b. Over-the-Credit Limit Fee. A fee of $5.00 may be charged in any billing cycle in which at any time during the cycle the unpaid balance of your account is over the credit limit.
   c. Cash Advance Fee. A fee of 3% of the amount of the cash advance, but not less than $5.00, may be charged for each cash advance.
   d. Minimum Finance Charge. A minimum finance charge of $5.00 may be charged in any month in which there is an outstanding balance.
   e. Returned Check Fee. If your check used to pay a monthly payment that is returned NSF, you will be charged a fee of $35.00 for each item returned.
   f. Non-Sufficient Funds Fee. A fee of $25.00 may be charged for any check used to pay a monthly payment that is returned NSF.
   g. International Transaction Fee. A fee of 1% of the amount of transactions and cash advances made in foreign countries may be billed.

11. Payments. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days after your statement closing date. If you do not pay the minimum payment due, any unpaid balance on your Account will bear a Finance Charge. If your payment is timely, of course for business expenses, you may pay at the minimum or more. You may use your Visa Business Credit Card to make purchases from merchants and others who accept VISA Cards, and from some automated teller machines (ATM). If you make more or larger payments, you are still required to pay the minimum payment each month your Account has a balance (other than a New Balance of Purchases). The minimum payment is 25% of your Total New Balance of Purchases, or $10.00, whichever is greater. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.

12. Payment Allocation. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses.

13. Security Interest. If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your pledged shares will secure your Account. You may not withdraw amounts that have been specifically pledged to secure your Account until the credit union agrees to release all or part of the pledged amount. Your account is secured by all other shares and deposits in all your individual and joint accounts with the Credit Union now and in the future. Shares, deposits in an individual Account and amounts deposited to an individual Account are subject to the statutes of the state where such Account is located if given as security are not subject to the security interest you give in your shares and deposits. If you are in default, the Credit Union may apply the shares and deposits that you have given as security under this Agreement towards what you owe. Property and collateral you have given to secure other loans now and in the future will also secure this Account. The Credit Union can also exercise any other rights the law gives the Credit Union when you are in default.

14. Default. You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe. When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is not made, your Account will be terminated. The Credit Union may also terminate your Account at any time, at its discretion, and without your consent, if you owe you have been paid, and any shares that were given as security for your Account may be applied towards what you owe.

15. Liability for Unauthorized Use-Lost/Stolen Card Notification. You agree to notify us immediately, seven (7) days a week, twenty four (24) hours of the day, of any loss, theft, or unauthorized use of your Visa Business Credit Card, by contacting Payment Systems for Credit Unions, Inc. (“PFS”) Security Center, at 1-888-742-8728. If you are authorized to use the Visa credit card account in the Credit Card you lose, you or the Credit Union for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use.

16. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time without notice to you, unless prohibited by applicable law. If the terms of this Agreement are changed, such changes shall become effective when given in writing with applicable law. Unless prohibited by applicable law, any such change will apply to your existing Account balance as well as to future transactions.

You either or the Credit Union may terminate this Agreement at any time, but termination by you or the credit union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this agreement. You are also responsible for all transactions made to your Account after termination.
The Card or 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. If you have a problem with the quality of goods or services purchased with a card, or you have a question about charges, you may call us or write us to request information about your Account. Credit Card Purchases:

1. Card Rates and Terms

<table>
<thead>
<tr>
<th>Card Rates and Terms</th>
<th>APR for purchases</th>
<th>APR for cash advances</th>
<th>Grace period for repayment of balance</th>
<th>Grace period for repayment of balance with active CFCU checking*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Finance Charge</td>
<td>None</td>
<td>$0.50</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

2. Common Fees

<table>
<thead>
<tr>
<th>Common Fees</th>
<th>Transaction fee for cash advances: 3% to $5.00 minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Finance Charge</td>
<td>None</td>
</tr>
</tbody>
</table>

3. Notifying us in Case of Errors or Questions About Your Bill: 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 incorrect or if you have received more information about your transaction on your bill, write us at a separate address at P.O. Box 31113, Tampa, FL 33633. Write to us as soon as possible. You must notify us no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but your telephone call will not stop the error if you need more information, describe the item you are not sure about.

4. Your Rights and Our Responsibilities After We Receive Your Written Notice: We must acknowledge your letter within 30 days, unless we can determine the error is not correct. Within 90 days after we receive your letter, we must either correct the error or explain why we have the bill 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 of the error, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any amount while we are investigating in the dispute, but you must continue to pay the parts of your bill that are not in question. If we do not make a mistake on your bill, you will not have to pay any finance charges related to any question or error. If we do not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the amount questioned. In other cases, we will send you a statement of the amount you owe and the date it is due. If you dispute the amount that you think we owe you, we will report it to a credit bureau or check issuer. Any errors made by the Credit Union must be reported to us within 60 days after we sent you the first bill on which the error or problem appeared. If you have a business checking Account, an active business checking Account is defined as having four (4) or more transactions in a calendar month. If you are a member of the Card, you are responsible for the account balance and for all credit card purchases.

5. Severability: If any part of this Agreement is inconsistent with any applicable law, then the law to the extent that the contract is made by you and the Credit Union. A determination that any part of this Agreement is invalid or unenforceable will not affect the remainder of this Agreement.

6. Reimbursement for Losses: Attorney's Fees: Our Liability. Unless prohibited by applicable law and except as otherwise provided in paragraph 11 hereof, you agree to reimburse us for any damage, liability, loss, cost, and expense, including reasonable attorney's fees, we may incur in connection with your Access, Card, or Cardholder. You agree to pay for any failure to follow this Agreement, the Credit Billing Act, or another federal, state, or local consumer protection law, to payment from you for our reasonable attorney's fees and costs, including fees and costs incurred before or at trial, on appeal, during any bankruptcy or insolvency proceeding, during any post-judgment collection proceeding, or otherwise. You assume sole responsibility for any unauthorized use of the Card or other access device and shall immediately indemnify and hold the Credit Union harmless from all claims, demands, judgments, damages, and expenses, including reasonable attorney's fees, related to or arising from the use of your Card or your access device.

7. SPECIAL RULE FOR CREDIT CARD PURCHASES: If you have a problem with the quality of goods or services purchased with a credit card, and you have tried to correct the problem with the merchant, you may have the right to not 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 within your home state, within 100 miles of your current state; and (b) the purchase price must have been more than $50. These limitations do not apply if we or our representative, the merchant, or if we mailed you the advertisement for the property or services.