

TTCU credit card information: The information about the costs of the cards described in this application is accurate as of _____. This information may have changed after that date. To find out what may have changed, call us at 1-800-234-8828. Write us at PO Box 477550, Tulsa, Oklahoma 74147. Note: CashBack Card minimum credit line is \$5,000.

INTEREST RATES AND INTEREST CHARGES

Features	VISA CASHBACK CARD
Annual Percentage Rate (APR) for Purchases	14.90% to 18.00% based on your creditworthiness when you open the account. After that, your APR will vary with the market based on the Prime Rate as set out in the Variable – Rate information section of your Agreement.
Annual Percentage Rate (APR) for Cash Advances and Balance Transfers	14.90% to 18.00% based on your creditworthiness when you open the account. After that, your APR will vary with the market based on the Prime Rate as set out in the Variable –Rate information section of your Agreement.
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 http://consumerfinance.gov/learnmore .

FEES

Annual Fee	None
Transaction Fees	
Transaction Fee for Cash Advances and Balance Transfers	0% of advance
Foreign Transaction	.8% of each transaction in US dollars
Foreign Transaction	1.0% of the converted transaction amount
Penalty Fees	
Late Payment	Up to \$25.00 – If your minimum monthly payment is not received by us on the due date on your monthly statement, we may impose a late fee of up to \$25.00 which will be reflected on the following monthly statement.
Returned Check or ACH Fee	Up to \$25.00 – We may charge a return check or ach fee for each return by a bank or other depository institution.

How We Will Calculate Your Balance: We use the method called the “average daily balance (including new purchases)”.

Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in your account agreement.

I/We are making application for a TTCU credit card account indicated above. I/We, by signing, using, or permitting another to use the credit card, agree that I/we will be bound by the terms and conditions of the Card Holder Agreement which will be provided as well as all amendments. Everything that I/we have stated in the application is reasonably correct and is made for the purpose of obtaining credit. I/We authorize the dissemination of the information contained herein, on the application and other loan documents to joint applicants. I/We understand that you will retain this application and all supporting documents you require whether or not it is approved. You are authorized to periodically check my credit and employment status and history. You are authorized to answer questions about your credit experience with me, from other lenders, other departments of the credit union and appropriate credit reporting agencies. You are authorized to store personal and financial information and loan documentation electronically in lieu of paper documents. I/We understand that approved identification will be required to complete this transaction. I am giving express consent that TTCU and its agents may try to contact me in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems as the law allows regarding this account or any other account or relationship I have with TTCU. I agree that TTCU may try to contact me in these and other ways at any address or telephone number I provide TTCU now or in the future, even if the telephone number is a cell phone number or the contact results in a charge to me.

As further security, I/we hereby pledge and convey unto the Credit Union all credit union shares and deposits, which I/we now or hereafter may have in the Credit Union. Upon default, I/we hereby authorized this Credit Union to apply any or all such shares and payments on shares and deposits to the payment of said indebtedness now owing or which may hereinafter accrue. Such pledge shall not extend to an Individual Retirement Account.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

TTCU Federal Credit Union- Card Terms

1. Agreement. These terms govern the possession and use of credit cards ("card") issued by **TTCU Federal Credit Union** ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to these conditions and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder's cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these terms, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance drafts or other forms signed by or given to Holder or any user of Holder's cards to evidence a credit card transaction. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. These terms apply to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards.

2. Use of Card. Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder. Holder may make cash advance withdrawals totaling no more than \$510 in a 24 hour period each day from compatible ATM terminals. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals. Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before issuer receives notification orally or in writing of loss, theft or possible unauthorized use of a card or PIN. Lost or stolen cards or PINS should be reported immediately to Issuer by notifying CUSTOMER SERVICE, P.O. Box 31279, Tampa, FL 33631-3279, and Telephone (800) 237-6211. Each card is the property of the 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.

3. Use of TTCU Federal Credit Union card Terms and Checks. Credit obtained by use of a Balance Transfer Check shall be treated as a cash advance. Credit obtained by use of Statement or Letter Check shall be treated as a cash advance.

4. Credit Line. Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder agrees not to make credit purchases or borrowings in excess of that amount. Holder is liable for all purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

5. Payment. Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Holder shall pay within 25 days after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment of **\$10 or 2%** of the New Balance, whichever is greater. Payments may be mailed to VISA, P. O. Box 4521, Carol Stream, IL 60197-4521. Payments may be made, in person, at a **TTCU Federal Credit Union** office until 8:00p.m. Monday through Friday or until noon on Saturdays excluding Federal holidays. All payments by Holder will be applied first to payment of Interest Charges in the order of their entry to the account, second to additional fees and credit insurance charges, if any, in the order of their entry to the account, third to previously billed cash advances, purchases and other similar charges in the order of their entry to the account, and then to current cash advances, purchases and other similar charges in the order of their entry to the 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.

6. Interest Charges. Holder shall pay Interest Charges as shown on Holder's monthly statements, for each billing period in which there is a cash advance or the Previous Balance is not paid in full prior to the Closing Date of the billing statement. For cash advance fees, please see the Rates and Fees Disclosure Table. We figure the Interest Charges on your account by applying the monthly Periodic Rate to the entire "Balance Subject to Interest Rate." The additional charge for cash advances shall not apply to any cash advance obtained under a separate credit agreement with Holder and written in connection with these terms. The "Balance Subject to Interest Rate" is the "average daily balance," of the account (including current transaction). To get the "average daily balance," we take the beginning balance of the account each day, add any new cash advances, credit purchases and other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees and unpaid Interest Charges. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "AVERAGE DAILY BALANCE." Interest Charges for credit purchases begin on the date the purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Closing Date of the statement. Credit purchases made during the statement period and the Previous Balance will be excluded from the calculation of the "average daily balance" if the Previous Balance shown on the front of the statement was paid in full prior to the Closing Date of the statement. The Interest Charges for cash advances begin on the date the advance is posted to the account. Holder may avoid additional Interest Charges on an account by paying in full the New Balance shown on the account's monthly statement within 25 days after the Closing Date for that statement. 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 replacement card or use your card for a transaction at an automated teller machine, if such charge are not prohibited by law or terms.

7. Variable Annual Percentage Rate. The current monthly Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** for new accounts are disclosed on the accompanying card mailer. These rates may vary monthly and shall be adjusted on the first day of each billing period ("Change Date"). The **ANNUAL PERCENTAGE RATE** on each Change Date shall equal the highest prime rate published in The Wall Street Journal "Money Rates" tables on the 25th day of the month of publication in the calendar month preceding each Change Date ("Index Rate"), PLUS a Margin. For more information on current margin(s), please refer to the Rates and Fees Disclosure Table. The monthly Periodic Rate is 1/12th of the **ANNUAL PERCENTAGE RATE**. Beginning on the date an adjustment in the rate is effective and until the next Change Date, the monthly Periodic Rate then in effect will be applied to the balance in the account to determine the Interest Charges. An adjustment in the monthly Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** will apply both to the outstanding balances in the account and to new cash advances, (including any balance transfers from other credit card accounts), credit purchases, and other charges. An increase or decrease in the Index Rate will cause an increase or decrease in the monthly Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** and may increase the amount and number of minimum payments. If the Index Rate ceases to be made available, Issuer may substitute a substantially similar index and margin.

8. How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest Wall Street Journal Prime rate published in the Money Rates section of The Wall Street Journal on the 25th day of each month before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

9. Additional Fees. For a listing of fees charged in association with this card, please see the Rates and Fees Disclosure Table accompanying this Agreement. These charges will not be imposed if Holder's request is in connection with or delivery of the documents in response to an alleged billing error under Regulations E or Z issued by the Consumer Financial Protection Bureau or CFPB. Fees imposed will be posted to Holder's account.

10. Security Interest. All credit advanced to Holder for credit purchases or cash advances constitutes loans made by Issuer to Holder in the state of **Oklahoma**. To secure your account, you hereby pledge all shares and/or deposits which you now or hereafter may have with us, whether held individually, jointly or in trust, as security for any and all amounts owed by the use of your Card and any interest or fees accrued thereon. Upon default, you authorize us to take what you owe us out of any deposit accounts (except Individual Retirement Accounts) you have with us.

11. Insurance. If the Holder is eligible and elects to participate in the group credit life, disability and loss of income insurance program by signing the appropriate enrollment forms, insurance charges will be posted to Holder's account each statement period at the rate disclosed in the enrollment form based upon the New Balance on the account (including accrued Interest Charges) for each statement period. **CREDIT LIFE, DISABILITY AND LOSS OF INCOME INSURANCE IS VOLUNTARY AND IS NOT REQUIRED AS A CONDITION TO HOLDER'S PARTICIPATION IN THIS CREDIT PLAN.**

12. Foreign Transactions. If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by VISA International, VISA converts currency to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange charged by TTCU Federal Credit Union is 0.8% of each transaction in U.S. dollars and 1.0% of the converted transaction amount. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

13. Disputes. Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the Federal Truth-in-Lending laws (as indicated in the Summary of Billing Rights), Issuer has no responsibility for merchandise or services obtained by Holder with a card and any dispute concerning merchandise or services will be settled between Holder and the merchant concerned.

14. Default. If the card is canceled or surrender is demanded by the 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 be immediately due and payable without notice or demand of any kind. If Cardholder has other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligation under this agreement. However, under the Cardholder expressly agrees otherwise, the Cardholder's household goods and dwelling will not secure the 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 incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

15. Termination. Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If Holder's spouse terminates this credit plan, the full amount of Holder's account (including unpaid

Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer, and Holder agrees to surrender them to Issuer upon demand.

16. Amendments. Holder agrees that the terms of this Agreement are applicable to any cardholder. I also agree the Credit Union may change the terms of this agreement at any time with written notice required by law before the change becomes effective. Any changes to the agreement may apply to all outstanding indebtedness incurred before, on or after the effective date of the changes. Cardholder's failure to terminate the account prior to the effective date on an Amendment shall constitute acceptance of such amendment. To terminate the account, all credit cards must be returned to TFCU Federal Credit Union, Credit Card Department and the cardholder will be required to pay the account in accordance with the terms of the Cardholder Agreement and Disclosure Statement.

17. Choice of Law. Holder acknowledge and understands that the obligations under this Agreement represented by charges to my account(s) were contracted for and became binding when the sales drafts, card slips or other credit devices were accepted by the Credit Union and caused the holder of the same to be paid, and this occurred in Tulsa County, and the courts of Tulsa County shall have venue to try controversies arising out of this agreement. If any portion of the agreement is determined to be unenforceable, it will not make any other part unenforceable.

18. Cardholder agrees that Cardholders' account shall be subject to all applicable rules and terms 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 terms of VISA U.S.A. Inc., the rules and terms of VISA U.S.A. Inc., shall control.

19. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder. By providing a telephone number (s), at the time you apply or anytime thereafter, you authorize us and our affiliates and agents, to contact you at that number about your account or other products or services and to use an automated dialing service, pre-recorded message or text message. Standard text message and/or calling charges may apply.

