

## ISPFCU VISA® PLATINUM PROGRAMS TERMS AND CONDITIONS

The information about the costs of the card described is accurate as of November 25, 2019

<b>ANNUAL PERCENTAGE RATE (APR)</b>	<b>Platinum Elite: <i>Wall Street</i> prime* plus 4.90%**</b>
<b>Other APRs</b>	<p><b>Purchase:</b></p> <p>Platinum Elite: <i>Wall Street</i> prime* plus 4.90%</p> <p>Platinum Elite with Cash Rewards: <i>Wall Street</i> prime* plus 5.90%</p> <p>Platinum Premium: <i>Wall Street</i> prime* plus 6.90%</p> <p>Platinum Premium with Cash Rewards: <i>Wall Street</i> prime* plus 7.90%</p> <p>Platinum Standard: 18% Fixed</p> <p>Maximum</p> <p><b>ANNUAL PERCENTAGE RATE: 18.00%. ***</b></p>
<b>Cash Advance/Balance Transfer APRs</b>	<p><b>Cash Advance:</b></p> <p>Platinum Elite: <i>Wall Street</i> prime* plus 7.90%</p> <p>Platinum Elite with Cash Rewards: <i>Wall Street</i> prime* plus 8.90%</p> <p>Platinum Premium: <i>Wall Street</i> prime* plus 9.90%</p> <p>Platinum Premium with Cash Rewards: <i>Wall Street</i> prime* plus 10.90%</p> <p>Platinum Standard: 18% Fixed</p> <p>Maximum</p> <p><b>ANNUAL PERCENTAGE RATE: 18.00%. ***</b></p>

<b>Variable rate information</b>	Your APRs may vary each billing period. The <b>ANNUAL PERCENTAGE RATE</b> will change each month on the first day of your billing cycle. The purchase rate equals the <i>Wall Street</i> prime* plus <b>4.90%</b> .
<b>Grace Period for Repayment of balances for purchases</b>	Not less than 25 days if you pay your total new balance in full each billing period by the due date.
<b>Transaction fee for cash advances</b>	3% of the amount of each cash advance, \$5 minimum, \$75 maximum.
<b>Transaction fee for purchases made in a foreign currency</b>	1% of the amount of each foreign currency purchase after its conversion into U.S. dollars. 1% of each U.S. dollar transaction that occurs in a foreign country.
<b>Method of computing the balance for purchases</b>	Average daily balance (including new purchases)
<b>Annual Fee</b>	None
<b>Minimum FINANCE CHARGE</b>	50 cents
<b>Late Payment Fee</b>	\$25
<b>Returned check fee</b>	\$25
<b>Card replacement fee</b>	\$10

<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
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\* For each billing period we use the first publication of the *Wall Street* Prime Rate published in *The Wall Street Journal*.

\*\* The APR is for the Platinum Elite program. Your rate may vary based on individual creditworthiness and ISPFCU underwriting standards. For members who do not meet the Platinum Elite requirements, a fixed rate of up to 18.00% may be charged. The following rates will be available to other borrowers: Platinum Elite with Cash Rewards: Purchases - *Wall Street* prime\* plus 5.90%, Cash Advance – *Wall Street* prime\* plus 8.90%; Platinum Premium: Purchases - *Wall Street* prime\* plus 6.90%, Cash Advance – *Wall Street* prime\* plus 9.90%; Platinum Premium with Cash Rewards: Purchases - *Wall Street* prime\* plus 7.90%, Cash Advance – 10.90% and Platinum Standard: 18.00% APR Fixed.

\*\*\* In no event will the corresponding **ANNUAL PERCENTAGE RATE** be more than the lesser of 18.00% or the maximum rate allowed by applicable law.

Your payments will be applied to higher APR balances and then to lower APR balances.

**Rates, fees, and terms may change:** ISPFCU may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons; you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.



## CARDHOLDER ACCEPTANCE AND AGREEMENT AND TRUTH-IN-LENDING DISCLOSURE STATEMENT

In this Agreement the words “you” and “your” mean each and all of those who agree to be bound by this Agreement: “VISA® Card” or “Card” means a VISA® credit card and any duplicates, renewals, or substitutions the Credit Union issues to you; “Account” means your VISA credit card line of credit account with the Credit Union, and “Credit Union” means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement.

**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”) that you will have outstanding on your Account at any time. Each payment you make to your Account will restore your credit limit the amount of the payment, unless you are over your credit limit. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

**Using the Visa Card.** Cash advances from the Credit Union, from other financial institution that accept VISA Cards, or from some automatic teller machines (ATMs) that accept VISA Cards. A cash advance fee will be assessed for any ATM authorized cash advance. You agree not to make or permit to be made any illegal transaction on your Account through the use of a Card, a Check, or in any other manner. We may deny authorization for any Internet gambling transactions. **Balance Transfers:** At our discretion, we may allow you to transfer balances from other accounts or loans from other credit card companies, other lenders, or other balance transfer we may allow. You are not authorized to transfer balances to this Account from other accounts or loans with ISPFCU. If you request a balance transfer but do not have enough available credit, we may transfer only a part of the request amount. **Refusal to Authorize Transactions:** We may decline any transaction on your Account for any of the following reasons: Operational matters; your Account is in default (including exceeding your credit line); suspected fraudulent or unlawful activity, or another other reason we choose. We are not responsible for any losses if a transaction on your Account is declined for any reason, either by us or a third party.

**Responsibility.** You agree to pay all charges (purchase and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You agree not to authorize anyone to use your Account without the prior written consent of the Credit Union. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union.

**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 or are unable to pay your obligations when they become due. You will be in default if you are in default on any other loan/debt that you have with this Credit Union. 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 demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid. Your shares and deposits pledged as security for your Account may be applied towards what you owe. The Debtor, jointly and severally, agrees to pay reasonable attorney’s fees, court costs, and/or collection agency fees and cost to the extent allowed by applicable laws and regulations.

**Liability For Unauthorized User.** You agree to notify us immediately upon discovering that your card has been lost or stolen. To report the card lost or stolen, please call our 24-hour cardholder service center at 866/820-6840. **DO NOT USE YOUR ACCOUNT AFTER YOU NOTIFY US.** We may end your credit privileges and close your Account if we consider it appropriate. You understand that you shall not be liable for any card transactions resulting from the loss, theft or other unauthorized use of the card, provided that you have given proper notice to ISPFCU. Such liability does not apply when the card is used to make an electronic funds transfer.

**Security Interest in Share Deposits.** As a condition of us granting you credit under this agreement, you hereby agree to grant us a security interest in all present and future shares and deposits with the credit union except individual Retirement account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA account. Upon default under this agreement, you agree that we may apply any or all of your shares and deposits to pay amount due or to pay the entire balance due on the account under this agreement. You also agree to grant us a security interest in collateral (other than real estate or your residence) securing other loans with this Credit Union to secure credit under this agreement.

**Purchase Money Security Interest.** To secure your account, you grant us a purchase money security interest under the Uniform Commercial Code in any goods you purchase through the account. If you default, we will have the right to recover any of these goods which have not been paid for throughout our application of your payments in the manner described previously in the **FINANCE CHARGES** paragraph. To secure Card account, Cardholder grants the Credit Union a security interest in any of the Cardholder’s property, except for a home, currently or hereafter held by the Credit Union, and in addition, Cardholder pledges to the Credit Union a lien upon and a security interest in all of Cardholder’s shares in the Credit Union, whether now owned or hereafter acquired.

**Finance Charges. Purchases.** You can avoid a **FINANCE CHARGE** on purchases by paying the amount of the New Balance of Purchases each month within 25 days of your statement closing date. Otherwise, the New Balance of Purchases, and subsequent purchases from date they are posted to your account, will be subject to **FINANCE CHARGE**. The periodic rate will vary based on changes in the Prime Rate printed in the *Wall Street Journal*. The annual rate will be changed each month on the first day of your billing cycle and will be calculated by adding a margin of 4.90% to the prime rate set forth in the first issue of the *Wall Street Journal* published in that month. **Cash Advances and Purchase/Balance Transfer/Other Charges.** Cash Advances and Purchase/Balance Transfer/Other Charges are always subject to a **FINANCE CHARGE** from the date of the transaction. The periodic rate will vary based on changes in the Prime Rate printed in the *Wall Street Journal*. The annual rate will be changed each month on the first day of your billing cycle and will be calculated by adding a margin of 7.90% to the prime rate set forth in the first issue of the *Wall Street Journal* published in that month. The periodic rate is then calculated by dividing the resulting annual rate by 12. If the interest rate increases, your minimum monthly payment will not increase but the number of payments may

increase. If the interest rate decreases, your minimum monthly payment will not decrease. The principal balances of purchases and cash advances are determined each day during the statement period, beginning with the principal portion of your Previous Balances, reduced by payments you make and credits we apply, and increased by purchases and cash advances you make and debit adjustments we make during the statement period. The daily principal balances are totaled, and divided by the number of days in the statement period, to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied.

Cash Advances posted to your account being to accrue a finance charge from the date you get the cash advance or the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later. There is no "grace period" for cash advances in which interest will not accrue and there is no period in which you may make monthly payments without incurring interest on cash advances or overdraft cash advances from the date those transactions are posted to your account.

**Variable Rate Finance Charges for VISA Platinum Cards.** The interest rate is a variable rate of interest and the rate may change. Each purchase and cash advance will be subject to a variable interest rate and the **ANNUAL PERCENTAGE RATE** may change as a result. **Increased rates apply only to new charges:** If the credit union does raise your interest rate, the new rate will apply only to new charges you make, unless your minimum payment is 60 or more days late. Any balance prior to a rate change will remain at the APR at the time the balance was incurred unless your minimum payment is more than 60 days late. The **FINANCE CHARGE** is calculated using a monthly periodic rate and a corresponding **ANNUAL PERCENTAGE RATE** based upon an Index and Margin.

**Variable Rate Index.** The Index is the highest Prime Rate of Interest published daily in the *Wall Street Journal's* list of "Money Rates" (the "Index") and is also available from the Treasury Department website at: [www.treasurydirect.gov/govt/govt.html](http://www.treasurydirect.gov/govt/govt.html). The periodic rate will vary based on changes in the Prime Rate printed in the *Wall Street Journal*.

We will use the most recent Index available to us in the first issue of the *Wall Street Journal* published each month. If the *Wall Street Journal* ceases to publish the Index, we will choose a substitute index that is based upon comparable information and, if necessary, a substitute Margin, so that the change in the index results in substantially the same rate as required under the previous index. We can add a Margin to the Index to determine the **ANNUAL PERCENTAGE RATE**. There is no limit in which the interest rate may increase or decrease at any Monthly change date, although the interest rate will never exceed the maximum allowed by law.

**Monthly Payment.** We will mail you a statement every month showing your Previous Balances of purchases and cash advances, the current transactions on your account, the remaining credit available under your Credit Line, the New Balances of purchases and cash advances, the Total New Balance, the **FINANCE CHARGE** due to date, and the Minimum Payment required. 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 from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra payments or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment will be either (a) 1.55% of your Total New Balance or \$25 whichever is greater, or (b) your Total New balance, if it is less than \$25, plus (c) any portion of the Minimum Payment(s) shown on prior statement(s) which remain unpaid.

The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit. Your payments will include any past due payments, over limit amounts, all applicable fees and costs and the current minimum amount due.

**Minimum Payment Warning.** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

**Late Fee & Warning.** There is a 10-day grace period before we assess a late fee. Your payment must be received by the tenth calendar day after the payment due date or your account will be assessed a late fee of \$25.00. The Credit Union may not treat any payment as late (i.e., we may not charge a late payment fee) unless your periodic statement is mailed or delivered at least 21 days before the payment due date.

**Annual Fees.** There is no annual fee for the VISA Card.

**Other Charges.** You may be charged fees for collection of this account, including but not limited to, reasonable attorney fees charged to the Credit Union by an attorney who is not employed solely by this Credit Union, plus any collection costs, including Court costs, if required. Interest will continue to accrue during the course of collection, until paid in full, with all interest, fees, and costs assessed.

- **Transaction Fee For Balance Transfer.** Balance transfers will be treated as cash advances. All balance transfers are subject to the assessment of a balance transfer fee. To each balance transfer, we add an additional **FINANCE CHARGE** of 3.00% of the advance, but not less than \$5 or more than \$75. This fee will be added to the appropriate advance balance with the cash advance. (The amount of the cash advance may include a surcharge that the ATM owner imposes.) The cash advance transaction fee may cause the **ANNUAL PERCENTAGE RATE** on the billing statement on which the cash advance first appears to exceed the nominal **ANNUAL PERCENTAGE RATE**.
- **Transaction Fee For Cash Advances.** We assess a cash advance transaction fee if you obtain a cash advance. The cash advance transaction fee applies if you obtain funds from the automated teller machine (ATM), through a convenience check, or through a financial institution. For each cash advance, we add an additional **FINANCE CHARGE** of 3.00% of the advance but not less than \$5 or more than \$75. This fee will be added to the appropriate advance balance with the cash advance. (The amount of the cash advance may include a surcharge that the ATM owner imposes.) The cash advance fee may cause the **ANNUAL PERCENTAGE RATE** on the billing statement on which the cash advance first appears to exceed the nominal **ANNUAL PERCENTAGE RATE**.
- **Charges Made In Foreign Currencies: Transaction Fee For Foreign Transaction Currency Conversion.** If you effect a transaction with your VISA Card or VISA Check card in a currency other than US Dollars, VISA International Incorporated will convert the funds into US Dollars and charge your account in US Dollars. VISA International Incorporated will use its currency procedures, which is disclosed to institutions that issue VISA cards. The conversion rate used by VISA International Incorporated to determine the transaction amount in US Dollars for such foreign transactions is generally either a government mandated rate or a wholesale range of rates determined by VISA International Incorporated for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by VISA International Incorporated. The currency conversion rate used by VISA International Incorporated is the applicable central processing date, which rate may vary from the rate VISA itself receives and may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, Puerto Rico, and the U.S. Virgin Islands or U.S. Military bases.

For purposes of this section, an international transaction shall include both (a) transactions initiated in a foreign country which are subsequently settled in the U.S., and (b) transactions initiated in the U.S. but which are ultimately settled in a country outside of the U.S. Visa processing rules provide that the exchange rate between the transaction currency and the billing currency used for processing international transactions is 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 receives, or the government-mandated rate in effect for the applicable central processing date, plus a fee of 1% assessed by Visa against the issuer of your card, ISPFCU, which is referred to as the International Transaction Fee. Visa processing rules are incorporated herein, as amended from time to time. The credit union will assess the International Transaction Fee to you to reimburse it for the fee it is required to pay for each of your international transactions. The converted transaction amount will be shown separately from the International Transaction Fee (1%) on your periodic billing statement.

If there is no currency conversion but the transaction was completed in a foreign country (what VISA labels a “single-currency transaction”) the International Service Assessment (ISA) is (1%) of the transaction; including cash advances, purchases and credits to your account. If there is a “multi-currency” conversion, the ISA will continue to be 1% of the transaction. An international transaction is a transaction where the issuer’s country (i.e., the card-issuing financial institution’s country) is different than the merchant’s country. Thus, for example, a transaction over the Internet could qualify as an international transaction. These fees will be charged to your VISA account for each foreign transaction.

**Changing Terms of Your Account – Rules Regarding Rates, Fees, and Limits.** The Credit Union may change the terms of this Agreement from time to time by sending Notice of any significant negative change to you no less than 45 days before we increase your interest rate; change certain fees (such as annual fees, cash advance fees, and late fees) that apply to your account; or make other significant changes to the terms of your card.

The Credit Union does **not** have to send you a 45-day advance notice if:

- An increased APR, that will apply after a disclosed period of time, was disclosed at account opening;
- An increase in a variable APR as a result of the operation of an index;
- An increase in an APR due to the complete of a workout arrangement or failure to comply with a workout arrangement; or
- A minimum payment is more than 60 days late and the credit union provides as 45-day advance notice of the increased APR.

**Increased rates apply only to new charges.** If the credit union does raise your interest rate, the new rate will apply **only** to new charges you make, unless your minimum payment is 60 or more days late. Any balance prior to a rate change will remain at the APR at the time the balance was incurred unless your minimum payment is more than 60 days late.

**OPT-OUT.** If this credit union is going to make changes to the terms of your card, we will give you to option to cancel the card before certain fee increases take effect. If you take that option, however, you credit card may be closed.

**New Accounts.** If this is a new account, your credit card interest rate will not increase for the first 12 months after you open an account. After that, you will be sent a notice of rate increases at least 45 days before the change.

**Protections for Underage Consumers.** If you are under 21, you will need to show that you are able to make payments, or you will need a cosigner, in order to open a credit card account. If you are under age 21 and have a card with a cosigner and want an increase in the credit limit, your cosigner must agree in writing to the increase.

**The CARD Act applies to this VISA Credit Card Agreement.** The Card Act provides restrictions on changes to your interest rate and changes to the account terms. The CARD Act does not place a limit on interest rates and fees.

**Terminating Your Account.** Either you 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 unless the transactions were unauthorized. 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 whether by you or the Credit Union. The Credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether you or the Credit Union terminate it.

**Credit Information.** You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. 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. You also authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

**Confidentiality.** We will disclose information to third parties about your account or the transfers you make: (1) where it is necessary for completing transfers; or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or (3) in order to comply with a government agency or court orders; or (4) as explained in our separate Privacy Disclosure.

**Unlawful Internet Gambling Notice.** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include but are not limited to those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation of another person in unlawful internet gambling.

**Merchant Disputes.** The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider (unless a local law states that you do not have to make such an attempt), and your purchase cost more than \$50 and was made in your home state or within 100 miles of your home. These limits do not apply if we own or operate the merchant or if we mailed you the advertisement for the services or product purchased.

**Joint Accounts.** If this is a joint Account, each person on the Account must sign the Agreement. **Each** of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the Account and

the termination will be effective as to all of you.

**Effect of Agreement.** This Agreement is the contract that applies to all transaction on your Account even though the sales, cash advances, credit or other slips you sign or receive may contact different terms.

**No Waiver.** The Credit Union can delay enforcing any of its rights any number of times without losing them.

**Statements and Other Notices.** A periodic statement will be mailed or delivered to you at least 21 days before the payment due date. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all authorized users of this account. You promise to inform us if you change your mailing address and we may rely upon the last address that you provided to us for purposes of sending notices to you concerning this account.

**Communication/Change of Information:** We can provide cards, billing statements, and other communications to you at any mailing address or email address shown in our records. If you change your contact information such as any mailing address, telephone number, or email address, you must notify us immediately in writing at ISPFUCU, 730 Engineering Ave., Springfield, IL 62703. Telephone numbers you provide include those you give us and/or those we obtain from caller ID processes. We may obtain telephone number, mailing address, and e-mail address information from you or third parties, and we may accept mailing address corrections from the United States Postal Service.

If more than one person is responsible for this Account, we can provide billing statements and communications to any of you. Notice to one of you will be considered notice to all of you. These include calls to mobile, cellular, or similar devices, and calls using automatic dialing systems and/or pre-recorded messages. We may also send an email to any address where we reasonably believe we can contact you. Some of the legal purposes for calls and messages include: suspected fraud or identity theft; obtaining information; transactions on or servicing of your Account; collecting on your Account; and providing you information about products and servicing.

**Governing Law.** This Agreement is governed solely the laws of the state of Illinois and all extensions of credit and finance charges, including other charges assessed, are governed by the laws of the state of Illinois and federal law, as applicable.

**Copy Received.** You acknowledge that you have received a copy of this Agreement.

**Pledge of Shares and Savings.** You hereby give the Credit Union a specific pledge of shares and your pledged shares will secure your VISA Balance on this Account. You may not withdraw amounts that have been specifically pledged to secure you Account until the Credit Union agrees to release all or part of the pledged amount. In addition, your Account is secured by all other shares you have in any individual or joint account with the Credit Union, except for shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law if given as security. These other shares may be withdrawn unless you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on this VISA Account if you should default. Collateral securing others loans you have with the Credit Union also secures this VISA account balance, if any, except that a dwelling will never be considered as security for this Account, notwithstanding anything to the contrary in any other agreement.

**Business Days.** Our business days are Monday – Friday, excluding holidays. All transaction initiated after 5:00 p.m. are considered the next business day's transactions.

**Cash Rewards:** If you have opted for the Cash Rewards feature, your ISPFUCU Visa Platinum Cash Rewards card will earn 1.00% on all new qualifying net purchases (less credits, returns and adjustments).

Cash Rewards applies to total net purchases only (purchases minus credits and returns). It does not include cash advances, transferred balances, ATM transactions, or convenience checks. Cash Rewards do not accumulate for fees of any kind, such as FINANCE CHARGES, late payment fees, annual fees and related service charges, unauthorized charges and ATM transactions. Cash Rewards will be posted as a credit to the account monthly. To be eligible for Cash Rewards, your account must be open and in good standing (not past due, over limit, fraudulent, restricted or part of a consumer credit counseling program or bankruptcy settlement) at the time the rebate is to be issued. If the account is not in good standing at the time of redemption, Cash Rewards will be forfeited. Accounts that have payments that post after the statement due date may forfeit all rebates earned in the previous billing cycle. ISPFUCU has the right to change or cancel this cash rebate program at any time

**ISPFUCU MEMBERSHIP REQUIREMENTS:** All approved applicant(s) must maintain an ISPFUCU primary share account with a required minimum balance of \$5.00. Failure to maintain ISPFUCU primary share account(s) will result in the termination of the credit card limit and the balance will be due in full.

**ILLINOIS STATE LODGE FRATERNAL ORDER OF POLICE CARDHOLDER MEMBERSHIP REQUIREMENTS:** All applicants applying for an Illinois State Lodge Fraternal Order of Police Visa® Platinum card must be an active member or an active associate member of the Lodge upon application submission. In addition to Lodge membership, all qualifying applicants must meet all ISPFUCU loan and membership guidelines in order to qualify for this card program.

**USA PATRIOT ACT.** In accordance with the USA PATRIOT ACT, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

**What This Means to Our Members.** When you open an account, you will be asked for your name, address, social security or tax identification number, date of birth (if applicable) and other information that will allow Illinois State Police Federal Credit Union to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current member of Illinois State Police Federal Credit Union.

**MILITARY LENDING ACT.** 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 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

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**YOUR BILLING RIGHTS**  
**Keep This Notice For Future Use**

This notice contains important information about your rights and our 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 your bill, writes us (on a separate sheet) at ISPFCU 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 send 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, give us the following information:

- ⇒ Your name and account number
- ⇒ The dollar amount of the suspected error
- ⇒ 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.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

**Your Rights and Our Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. 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 limit. 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 didn't 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 you 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 is. If we don't follow these rules, we can't collect the first \$50 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 to this right:

- 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
- The purchase price must have been more than \$50.

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

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The information about the costs of the card described is accurate as of November 25, 2019. However, information may have changed after the date indicated. To find out what may have changed, contact ISPFCU by calling 800/255-0886, through the website at [www.ispfcu.org](http://www.ispfcu.org) or writing us at:

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