

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>7.90% - 13.90%</b> Standard APR based on your credit worthiness. <b>2.99%</b> Introductory rate for 6 months from the date your account is opened.
<b>APR for Cash Advances</b>	<b>7.90% - 13.90%</b> Standard APR based on your credit worthiness. <b>2.99%</b> Introductory rate for 6 months from the date your account is opened.
<b>Paying Interest</b>	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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">http://www.consumerfinance.gov/learnmore</a></b>
<b>FEES</b>	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Foreign Fees</b>	1% of each transaction in U.S. dollars on currency conversion transactions.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$27.50</b> - If the minimum required payment is not received by the shown payment due date, the late payment fee will be charged.
• <b>Returned Payment</b>	Up to <b>\$27.50</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See account Agreement for more details.

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

**Purchase APR:** Your Purchase rate is **7.9% - 13.90%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR **0.02164% - 0.03808%**.

**Cash APR:** Your Cash rate is **7.9% - 13.90%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR or **0.02164% - 0.03808%**.

**Military Lending APR:** 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). To receive this notice verbally, please call 1-800-678-5363.

## **WEOKIE FEDERAL CREDIT UNION - CARD AGREEMENT**

**1. Agreement.** This Agreement (referenced above as "Card Agreement") governs the possession and use of credit cards ("card") issued by WEOKIE Federal Credit Union ("we" "us" "our"). Each person who applies for a credit card and in whose name the card is issued ("you" "your") consents and agrees to these regulations and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to you or any authorized user of your cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable. The provisions of these regulations, as amended from time to time, govern your 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 you or any user of your cards to evidence a credit card transaction. You authorize an investigation of your credit standing prior to the issuance of a credit card to you and at any time thereafter and authorize disclosure of information to third parties relating to your credit standing. These regulations apply to all credit cards issued to you or to others on your authorization and to any user of your cards.

**2. Responsibility.** Upon issuance of a card, you agree to repay all debts and the Finance Charge arising from the use of the card and the card account. For example, you are responsible for charges made by you, your spouse and minor children. You are also responsible for charges made by anyone else to whom you give the card, and this responsibility continues until the card is recovered. You cannot disclaim responsibility by notifying us, but we will close the account for new transactions if you so request and return all

cards. Your obligation to pay the account balance continues, even though an agreement, divorce decree or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the account. Any person using the card is jointly responsible with you for charges he or she makes, but if that person signs the card he or she becomes party to this Card Agreement and is also jointly responsible for all charges on the account, including yours.

**3. Lost Card Notification.** If you believe the card has been lost or stolen, you will immediately call us at (405) 235-3030, weekends and after hours call (800) 991-4961, or access our website for a current 800 number.

**4. Credit Information.** You authorize us to investigate your credit standing when opening, renewing or reviewing your account and you authorize us to disclose information regarding the account to the credit bureaus.

**5. Liability for Unauthorized Use.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transaction using your lost or stolen card. You understand that you are liable for unauthorized transactions using your Personal Identification Number (PIN) or the amount obtained by unauthorized use before notification to us, not to exceed \$50.00. You will not be liable for unauthorized transactions that occur after you notify us of the loss, theft or possible unauthorized use. This liability limit does not apply when the card is used to make an electronic funds transfer.

**6. Balance Transfers.** Upon approval, we will mail a check to the credit card issuer based on the account information you provided. You are responsible for making payments on any

additional balances beyond what you have listed. Watch for payments to show on other credit card statements. If the credited amount brings the balance to zero, you may close those accounts. We will NOT close your other accounts under any circumstances. Balance transfers will appear on your statements as cash advances and will begin to accrue interest from date of transfer. The available credit will be reduced by the total amount we transfer on your behalf.

**7. Credit Line.** You will from time to time be informed of the amount of the approved credit line established for you, and you agree not to make credit purchases or borrowings in excess of that amount. You are liable for all purchases and borrowings made with your card by you or anyone authorized to use your card.

**8. Payment.** We will mail you a statement every month, not later than 21 days before the payment due date. Every month you must pay at least the minimum payment upon receipt of your statement. You may, of course, pay more frequently, pay more than the minimum payment, or pay the total new balance in full, and you will reduce the FINANCE CHARGE by doing so. The minimum payment will be either (a) 3% of your total new balance or \$25.00 whichever is greater, or (b) your total new balance, if it is less than \$25.00 plus any portion of the minimum payment(s) shown on prior statement(s) which remains unpaid. In addition, at any time your total new balance exceeds your credit line, you must immediately pay the excess upon our demand. We will apply your payments in the following order: Finance Charges and Fees; previously billed purchases; cash advances; new purchases. Payments of checks marked "payment in full" or words of similar effect may be accepted without losing any rights to collect the full balance of your account. All payments will be posted by 5 p.m. on the banking day received, including receipt of payment at any branch. If received after 5 p.m. or not on a banking day, the payment will be posted on the following banking day. When a payment is made in excess of the required minimum payment, the excess will be applied first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on annual percentage rate.

**9. Interest Charges.** Cash Advances, Method A - The interest charge on cash advances begins to accrue from the date you obtained the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. The interest charges are computed by applying the periodic rate to the average daily balance. The average daily balance is determined by adding to the previous days balance any new cash advances, subtract any payments as received or credits posted to your account, but excluding any unpaid interest charges, then total all daily balances for the billing cycle and divide by the number of days in the billing cycle to get the 'average daily balance'. Purchases, Method G - The interest charge on purchases begins to accrue on the date each purchase is posted to your account. To avoid incurring an interest charge on the balance of credit purchases shown on your next statement, you must pay the new balance shown on your monthly statement on or before the payment due date. The interest charges for a billing cycle are computed by applying the periodic rate to the average daily balance. The average daily balance is determined by adding to the previous days balance any new cash advances, subtract any payments as received or credits posted to your account, but excluding any unpaid interest charges, then total all daily balances for the billing cycle and divide by the number of days in the billing cycle to get the 'average daily balance'.

**10. Late Fees.** A late charge will be added to your account if you are late in making a payment. To avoid a late fee, the minimum payment amount shown on your statement must be received by the shown payment due date.

**11. Security Interest.** All credit advanced to you for credit purchases or cash advances constitutes loans made by us to you in the state of Oklahoma. You grant us a purchase money security interest under the Uniform Commercial Code in any goods purchased through the account. In the event of default, we will have the right to recover any of these goods which have not been paid for through the application of your payment in the manner described under "Payment". With respect to this account only, we will not assert any statutory right we may have if you are in default to prevent withdrawal of your unpledged deposits below the unpaid balance of your account(s). If you give or have given us a specific pledge of deposits by signing Pledge of Deposits, or otherwise, or any other security interest for all your debts, your account will be secured by your pledge d deposits and by the property described in those other security agreements, except for your home.

**12. Foreign Transactions.** Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. 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 the wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1% if there is a currency conversion, 0.08% if there is no currency conversion.

**13. Disputes.** We are not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the Summary of Billing Rights below, we have no responsibility for merchandise or services obtained by you with a card and any dispute concerning merchandise or services will be settled between you and the merchant concerned.

**14. Default.** You will be in default if you fail to make any minimum payment by the payment due date. You will also be in default if any of the following events occur: Your ability to repay is materially reduced by a change in employment; an increase in obligation; bankruptcy or insolvency proceedings involving you; your death; value of security interest materially declines, failure to abide by this Card Agreement, anything in the application or use of the card is misrepresented or used for any fraudulent purchase. We have the right to demand immediate payment of the full account balance if any of these events should occur, subject to us giving you any notice as required by law. To the extent permitted by law, you will also be required to pay us collection expenses, including court costs and reasonable attorney's fees.

**15. Termination.** You consent to these regulations which may be terminated at any time by surrendering the cards issued to you or at your written request, but such termination shall not affect your obligations as to any balances or charges outstanding at the time of termination. Termination by you shall be binding on each person in whose name the card is issued. If your spouse terminates this credit plan, the full amount of your 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 terminated sooner, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to you and without affecting your liability for credit previously extended, your 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 WEOKIE Federal Credit Union and you agree to surrender them to us upon demand.

**16. Amendments.** We may amend these regulations from time to time by sending you advance written notice as required or permitted by law. To the extent that we indicate in the notice and that the law permits, amendments will apply to your existing account balance as well as to future transactions. Notices are deemed given when mailed by us to any you to the current address for mailing monthly statements. Invalidation of any provision of these regulations shall not affect the validity of any other provisions.

**17. Governing Law.** This Agreement will be governed by the laws of the State of Oklahoma and any applicable federal laws. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable.

#### **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 you must contact us within 60 days after the error appeared on your statement, by writing us (on a separate sheet) at WEOKIE Federal Credit Union, P.O. Box 26090, Oklahoma City, OK 73126, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: Your name and account number; home and work phone numbers; the dollar amount of the suspected error; describe the error and explain as clearly as you can, why you believe there is an error or if you need more information.

**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 an 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 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 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 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 not within your home state, within 100 miles of your current mailing address; and (b) 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.