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Credit Card Agreement and Disclosures

THIS IS YOUR AGREEMENT AND DISCLOSURE STATEMENT WITH INTERSTATE CREDIT UNION. PLEASE READ IT CAREFULLY AND KEEP IT FOR YOUR RECORDS. IT SUPERSEDES ALL PRIOR AGREEMENTS AND DISCLOSURE STATEMENTS RELATING TO YOUR ACCOUNT. YOU DO NOT HAVE TO SIGN THIS AGREEMENT. YOUR AGREEMENT TO ALL OF THESE PROVISIONS, AS AMENDED FROM TIME TO TIME INCLUDING THE CARD ISSUED BY US, WILL BE SHOWN BY YOUR APPLICATION FOR THE CARD, YOUR ACCEPTANCE OF THE CARD, OR YOUR USE OF THE CARD, WHICHEVER OCCURS FIRST.

THIS AGREEMENT IS SUBJECT TO BINDING MANDATORY ARBITRATION AS SET FORTH IN SECTION 35 BELOW. THIS ARBITRATION PROVISION SUBSTANTIALLY LIMITS YOUR RIGHT TO BRING A LEGAL ACTION IN A JUDICIAL FORUM (EXCEPT FOR MATTERS THAT MAY BE BROUGHT IN SMALL CLAIMS COURT AS SET FORTH IN THIS AGREEMENT).

1. Definitions Used to Understand Your Agreement with Us: In this Agreement, the word "Card" means either one or more MasterCard credit cards and any duplicates, renewals or substitutions we issue. The words, "you," "your," and "yours" mean all cardholders (borrowers and co-borrowers); anyone any cardholder permits to use the Card(s); as well as any authorized user for whom an additional Card(s) is issued to the extent of their purchases and cash advances, as well as transactions by anyone they permit to use the Card(s). The word "cardholder" means any applicant or co-applicant to whom a Card is issued by us. The words "Credit Union," "we," "us," and "our" mean Interstate Credit Union. The words "Convenience Checks" mean one or more checks that we may send to you to access your Credit Card Account. "Applicable Law" shall include: "(i) MasterCard U.S.A. Inc. Bylaws, MasterCard U.S.A. Inc. Operating Regulations, MasterCard U.S.A. Inc. Certificate of Incorporation, MasterCard International Bylaws, and MasterCard International Operating Regulations; and (ii) any and all laws, treaties, rules, regulations, or regulatory guidance of the government of the United States, any state thereof, or of any applicable foreign government or state thereof, as the same may be amended and in effect from time to time.

2. Your Pledge of Shares and Security Interest for Your Loan Advances:

BY SIGNING AN APPLICATION, ACCEPTANCE OR AUTHORIZED USE OF ANY CREDIT CARDS, YOU GRANT AND PLEDGE A CONSENSUAL LIEN TO US ON ALL SHARES TO SECURE PAYMENT OF YOUR OBLIGATIONS ON THIS ACCOUNT. IN ADDITION, YOU ACKNOWLEDGE OUR STATUTORY LIEN RIGHTS UNDER THE FEDERAL CREDIT UNION ACT; YOU AGREE THAT SUCH A LIEN IS IMPRESSED AS OF THE DATE THAT THIS ACCOUNT IS OPENED; AND YOU AGREE THAT WE CAN APPLY THE SHARES PLEDGED AT THE TIME OF ANY DEFAULT ON THIS ACCOUNT WITHOUT FURTHER NOTICE. "Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial account(s), whether jointly or individually held -- regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., tax escrow, irrevocable trust or fiduciary account in which you do not have a vested ownership interest.

Military Lending Act Partial Exception: If you or your dependents are expressly covered and entitled to the protections provided by the Military Lending Act then NO PLEDGE OF SHARES OR LIEN ON SHARES APPLIES EXCEPT FOR A SHARED SECURED CREDIT CARD FOR WHICH YOU EXECUTE A SEPARATE SECURITY AGREEMENT. Any provisions of the Agreement (below) that address the items expressly excepted in any section to the contrary also do not apply to such Loans.

SECURITY AGREEMENT: "Non-Purchase-Money Security Interests" Payments on your Account are secured by any security interest in any property securing your other obligations to the Credit Union, whether existing now or in the future, except your household goods and your primary residence. "Purchase-Money Security Interests" You hereby grant Credit Union security interest in all property purchased/acquired by you or any authorized user pursuant to the use of this Account, including a purchase-money security interest in any household goods purchased/acquired with an extension of credit upon this Account. These Purchase-Money Security Interests shall secure faithful performance of all obligations arising under this Agreement; and the Credit Union shall have all of the rights of a secured party in accordance with Article Nine of the Uniform Commercial Code and/or other applicable law.

3. How to Use this Account: You must sign the Card in order to use it. You can purchase or lease goods and services ("Purchases") from any merchant who honors your Card up to your maximum credit limit by presenting your Card and signing a sales slip for the amount of the Purchase. You may also use the Card to obtain cash loans ("Cash Advances") up to your maximum credit limit from financial institutions that accept the MasterCard credit card that the Credit Union may issue to you. You agree not to present your Card or obtain a Cash Advance for any extension of credit in excess of your available Credit Limit (the difference between your outstanding balance and your maximum credit limit) on your account. Certain purchases and cash advances require authorization prior to completion of the transaction. In some cases, you may be asked to provide identification. If our system is not working, we may not be able to authorize a transaction, even though you have sufficient credit available. Also, for security reasons, we may block the use of your Card in certain countries or geographic areas. We will have no liability to you or others if any of these events occur.

You authorize us to honor any Purchase or Cash Advance you make by telephone or mail on this account. You agree that a signature is not necessary as identification in such cases. We reserve the right to refuse to honor any request for credit, to reduce your credit limit or terminate

your account at any time using our sole discretion, based on changes in the economy, the Credit Union's financial condition, your creditworthiness or for any other reason not prohibited by law.

Transactions Involving Cryptocurrencies Prohibited. Due to the many risks associated with cryptocurrencies such as Bitcoin we have blocked all transactions involving cryptocurrencies. This means that you will not be able to perform any transactions involving cryptocurrencies with any Card issued by us.

4. ATM Access: If you have received a personal identification number (PIN), you may use your Card and PIN to obtain Cash Advances at any Automatic Teller Machine ("ATM") that accepts your Card. Your PIN is confidential and should not be disclosed to anyone. You agree not to write your PIN on your Card, you will not keep your Card and PIN together, and you will not provide your PIN to anyone who is not an authorized user. Except as otherwise provided in this agreement, advances through ATM access will be treated as Cash Advances under this Agreement. Advances at authorized ATM's are limited to a total of \$1,010.00 during any 24-hour period. The total of all cash advances on your MasterCard Account and any withdrawals from your other accounts through an ATM in any 24-hour period may be combined for the purpose of this limitation. Although we do not charge a fee for this service, others may. **Owners of ATMs that we do not own may charge fees in addition to any fees disclosed in this Agreement. This is not a fee charged by your Credit Union; however, any such fee will be added to your account. The party charging the fee is required to provide appropriate disclosures to you with regard to any such fees.**

5. Money Transfer Services: If you receive any transmittal amount from any Money Transfer Service (MTS) provider you agree not to receive more than \$2,500.00 per day or more than \$10,000.00 per month. We may increase or decrease these limits from time to time in our sole discretion. We reserve the right to accept or reject any MTS request in our sole discretion. Each transmittal amount that is sent to your Card will generally be posted to your Card within two (2) Business Days after we receive the Transmittal Amount from the Sender. **Fees for MTSS:** Until we post an amendment, we will not charge you any fees for the MTS Services. Once we begin charging fees, we will normally deduct fees and charges automatically from your Card balance at the time a fee or charge is incurred for MTSS sent or received.

6. Your Maximum Credit Limit: Your Maximum Credit Limit will appear on the folder in which you receive your Card and on your monthly statement. At our discretion, we may change your credit limit at any time and may provide separate limits for purchases and for cash advances. We will notify you if we do, either by mail or through your monthly billing statement. You may request a change to your credit limit by contacting the Credit Union by telephone or mail. Your continued use of the card will show your agreement to any such increase. If you object to an increase in your credit limit, you must notify Credit Union in writing. Upon receipt of such notice, your credit limit will be reduced to its prior limit; however, you will be responsible to pay any amounts by which you have exceeded the reduced limit. You agree to pay any amounts you owe that exceed your maximum credit balance upon demand. You agree we are not obligated to extend to you credit for any amount that would cause your outstanding balance to exceed your Maximum Credit Limit, or for any amount if your outstanding balance already exceeds your Maximum Credit Limit. Any increase in your Maximum Credit Limit requested by you will require you to make a written application for our approval. In assessing your credit limit under the provisions in this Section (either at our discretion or upon request): (a) we may and you authorize us to review your credit history, including consumer credit reports; (b) you authorize us to have this review made by third parties to determine whether you meet the criteria we have set for such an increase; and (c) this process shall not be pre-screening under the Fair Credit Reporting Act or other applicable laws or regulations based on our existing relationship and this Agreement.

Credit balances in excess of \$1.00 will be refunded to you upon written request after collection as provided herein by mailing a check to the address to which statements are provided payable to the order of any cardholder. You agree that the Maximum Credit Limit will at no time exceed the agreed upon amount, and that any credit balance will not be available or increase the Maximum Credit Limit available for new purchases or cash advances during any billing cycle.

Limits for ATM and Over-the-Counter Cash Advances can be determined by contacting the Credit Union's MasterCard Department as set forth at the end of this Agreement.

7. General Terms Governing Your Payments: You will be jointly and severally liable and agree to pay the Credit Union for all charges (purchases, cash advances, finance charges, and other charges added to your Account under the terms of this or any other agreements with us) extended to you or anyone else using any Card issued for your account, unless the use of such Card is by a person other than you, who does not have actual, implied or apparent authority for such use and from which you receive no benefit. Authority includes, but is not limited to, any authorized users permitting another person to use any Card(s). Further, all users are obligated to us for all charges they make, authorize or permit. The Credit Union can accept late or partial payments as well as payments that are marked with "paid in full" or other restrictive endorsements, without losing any of our rights under this Agreement. You must pay the Credit Union in U.S. dollars drawn on funds on deposit in the United States. If you make payment with other currencies or from an institution domiciled outside the United States, then your payment will not be credited until the funds have been collected by us in U.S. dollars. The Credit Union will determine the method of applying payments and credits to your account, which will in all respect comply with any specific requirements of applicable laws.

Making payments: We offer several options that make it easy for you to make your payments on time and avoid late fees. If you make your payments using one of the options below and meet additional payment requirements (details on our requirements are on your statement each month and in Minimum Payment Due; and Crediting of Payments and Late or Partial Payments Sections of your credit card agreement), we will credit your payment as follows:

If you make a payment...

We will credit your payment as of ...

By mail, sent to the P.O. Box printed on your payment coupon: P.O. Box 2711 Omaha, NE 68103-2087	the day we receive it, if received by 5:00 p.m. CDT, next day if received after 5:00 p.m. CDT.
By phone: 1-800-574-1511	the day we receive it, if made by 5:00 p.m. CDT, next day if made after 5:00 p.m. CDT.
By signing on to Intestate Credit Union's Online Banking at www.interstatecu.org clicking on your credit card, then clicking on "Make a Payment" in the middle of the home screen.	the day made, if made on or before 5:00 p.m. CDT, next day if made after 5:00 p.m. CDT.
Keep in mind – (1) any "grace period" only affects the accrual of interest on your account. It does not limit any fees such as a late payment fee. (2) It may take us a few days to process your payment. If that happens, your payment will still be credited to your account as noted above - even though that payment may not immediately show in your Interstate Credit Union Online Banking account or on your statement. (3) It may take 7 or more days before your payment amount is available to re-borrow as part of your available credit. A \$10 fee is charged to you for payments made by phone.	

To protect you and us, the Credit Union, in its sole discretion, may place a temporary freeze on all or part of the credit available to you for new purchases or cash advances under this agreement any time the Credit Union receives a large payment (50% or more of credit limit), by a method other than cash, certified funds or electronic transfer. In such cases, the Credit Union may freeze your credit line until payment is actually collected by us.

Maximum Fees During the First Year: During the first year after the credit card is opened the total fees charged to your credit card will not exceed 25% of the credit limit in effect when the account is opened. This limit does not apply to late payment fees, over-limit fees or returned payment fees or other fees the consumer is not required to pay with respect to the account such as an expedited payment for making a payment by phone. However, the limit does apply to cash advance fees, balance transfer fees and foreign transaction fees.

8. Minimum Payment Due: You can pay off your account balance in full each month or you can pay in monthly installments. If you do not pay your balance in full, you agree to pay at least a minimum payment of 3% of your New Balance (rounded to the nearest whole dollar) or \$20.00, whichever is greater at the end of each statement period. If the New Balance shown on your periodic statement is \$20.00 or less, you agree to pay this amount. Unless the Credit Union takes other action as a result of a default under this Agreement, the Minimum Payment Due will also include any amount that is past due and any amount by which your new balance exceeds your credit limit. Payments and credits will be applied first to pay billed but unpaid finance charges; annual fee (if applicable); late charges, and other fees or charges provided for herein; and next to unpaid cash advances; and then to your unpaid purchase balance. You must pay at least the minimum payment each month, but you may pay more than that amount at any time without a penalty. The sooner you pay your new balance, the less you will have to pay in finance charges. The "Payment Due Date" will be shown on your periodic statement. **Grace Period for Repayment of The Balance for Purchases:** Grace period for repayment of the balance for purchases is approximately 25 days from the close of the billing cycle. See your statement for billing cycle date.

9. Returns and Adjustments Regarding Your Transaction with Merchants: Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is \$1.00 or more, it will be refunded upon your written request or automatically after six months.

10. Foreign Transaction Fee: If you make a transaction in a currency other than U.S. dollars using a MasterCard, then MasterCard International "MasterCard" will convert the charge into a U.S. dollar amount. Purchases and cash advances will be billed to you in US Dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is either (a) a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. The currency conversion rate for the processing date may differ from the rate in effect on the date of the transaction or the date the transaction is posted to your Account.

Point of Sale Conversion. Some merchants outside the United States offer cardholders the option of having Card transactions converted to U.S. dollars by MasterCard, as described above, or by the merchant itself. If the latter option is chosen, the currency conversion rate is determined solely by the merchant involved in the transaction, and no foreign currency conversion fee is charged by the bank for the transaction.

Special Note: Any transaction processed outside the United States will be charged the foreign transaction fee(s) described above even if you are located within the United States when you make the transaction.

11. "Promotional Rate" Finance Charges: From time to time and in our sole discretion we may offer a special rate applicable to certain transactions such as particular purchases (as defined by us), balance transfers or cash advances. Applicable terms and conditions will be disclosed at the time any such promotion is offered and are incorporated into this Agreement by reference. The promotional rate will apply only to the transactions and for the period of time set forth in any such offer from us. Existing balances and new purchases or advance not

expressly subject to any such promotion will remain governed by the terms and conditions of this Agreement. In addition, the terms and conditions of this Agreement will govern your obligations regarding any unpaid balance or transactions that are made subject to any such promotional offer, that are not fully paid within the time period set forth in such promotional offer.

12. Monthly Statement. We will send you a monthly billing statement whenever there is activity on your account. Your monthly statement will show an itemized list of current charges (Purchases and Cash Advances) transactions to your account, your new balance, any Finance Charges, the minimum payment due, and the payment due date. In addition, it will show your current credit limit, payments, and credits, a summary showing your Purchases and Cash Advances, the merchant, electronic terminal or financial institution at which transactions were made, as well as other information concerning your account. Sales, Cash Advance, credit or other slips cannot be returned with any statement. You will retain a copy of such slip furnished at the time of the transaction in order to verify your monthly statement. **E-Statements:** If provided electronically, statements will be (1) e-mailed to you as an attachment; or (2) you will be sent a notice via e-mail that will direct you to a site we maintain or cause to be maintained where you may access, review, print and otherwise copy / download your periodic statements using procedures that we authorize. E-mails from us will be sent to the e-mail address provided by any owner.

13. Additional Benefits/Card Enhancements: The Credit Union may from time to time offer additional services to your Account, such as travel accident insurance, purchase rewards or rebates at no additional cost to you. There may be separate terms and conditions of such benefits. You understand that the Credit Union is not obligated to continue or to offer such services and may withdraw or change them at any time. If these benefits are withdrawn prior to any accrued use by you, the Credit Union will have no obligation to provide the benefit or enhancement, or any other compensation or consideration.

14. Merchant Disputes: The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card except as set forth in the Special Rules for Credit Card Purchases set forth at the end of this Agreement.

15. What Happens When You Exceed Your Credit Limit: If you opt-in pursuant to applicable laws governing over-the-limit fees whereby you agree that the Credit Union will charge your account an over the credit limit fee as set forth in the Fee Schedule for each billing period in which your new balance exceeds your credit limit unless expressly limited pursuant to applicable laws. This fee may be added to your account balance, or collected from you on demand. You agree that over-limit charges are imposed only in the case of a breach of this Agreement, and that such activity constitutes an event of default under the terms and conditions of this agreement; and that such a charge is not anticipated by any party to this Agreement to constitute a part of any Finance Charge, Monthly Periodic Rate or APR.

16. Late Payment Fee: Credit Union will charge your account a late payment fee of \$30.00 for each billing period in which your minimum payment is not received within ten (10) calendar days of your payment due date. This fee may be added to your account balance or collected from you on demand.

17. Returned Payment or Insufficient Funds Fee: Credit Union will charge your account a \$25.00 fee if your payment by any method, including check, electronic transfer, home banking transaction or otherwise, is not honored, collected by us, or if we must return it to you because it cannot be processed for any reason. This fee may be added to your account balance or collected from you on demand.

18. Finance Charges: WILL BE IMPOSED IN THE FOLLOWING MANNER AND WILL BE IN AMOUNTS NOT IN EXCESS OF THOSE PERMITTED BY LAW:

(a) PURCHASES: (1) No finance charge will be imposed during the next billing cycle (defined as the time interval between regular monthly billing statement dates) if you pay the entire new balance shown on the current periodic statement and we receive your payment on or before the payment due date shown on the statement. (2) In all other cases, a finance charge will be imposed based on the average daily balance of all purchases and debit adjustments, hereafter referred to as purchases. The average daily balance is the sum of all outstanding purchases, which is determined by including new purchases and deducting payments or credits and excluding any unpaid finance charge for your Account on each day of the billing cycle divided by the number of days in the billing cycle. A purchase appearing on the periodic statement is considered a part of the outstanding balance from the date of posting. (3) The amount of the finance charge is calculated by multiplying the average daily balance for purchases by the monthly periodic rate. The monthly periodic rate is the yearly interest rate divided by 12.

(b) CASH ADVANCES: (1) A Cash Advance Fee of 2% (a minimum of \$5.00 and a maximum of \$200.00) will be applied to all cash advances. (2) Finance charges accrue on all cash advance amounts from the date charged to your Account and continue so long as such amounts remain outstanding. (3) A finance charge will be imposed on the average daily balance of cash advances, which is the sum of the cash advances (determined by including new cash advances and deducting any payments or credits and excluding any unpaid finance charge) outstanding each day during the billing cycle, divided by the number of days in the billing cycle. A cash advance appearing on the periodic statement is considered a part of the outstanding balance from the date of posting. (4) The amount of finance charge is calculated by multiplying the average daily balance for cash advances by the monthly periodic rate

(c) BALANCE TRANSFER: You may request for the Credit Union to transfer an outstanding balance in part or whole with another financial institution. You will provide the last statement showing the remittance address and account number. The transfer request cannot exceed your credit line limit. It will be your responsibility to close such account(s) if you choose. Upon Credit Union approval, you authorize Credit Union to a Fee each time you make a Balance Transfer. We will charge the Fee to the Balance Transfer Segment. **The Balance Transfer Fee is 2% (a minimum of \$5.00 and a maximum of \$200.00) of the total amount transferred.**

19. Charge for Copies, Research, and Card Replacement: If you ask for a copy of any document, such as a sales slip or billing statement, a charge of \$10.00 per hour may be imposed for the time it takes to research and locate the document. In addition, a copying fee of \$2.00 per copy will be imposed. However, no charge will be imposed in connection with any actual or asserted billing error. We will charge a \$5.00 fee to replace a

lost card.

20. Card Recovery Fee: A card recovery fee of \$75.00 will be charged if you use the card(s) after we mail you notice of termination of this Agreement.

21. Your Responsibility and Liability for Unauthorized Use and Lost or Stolen Cards: If your Card is lost or stolen, or if you suspect someone used or may use them without your permission, you must notify the MasterCard call center at once by calling 855-574-1511. If notice is given orally, you will promptly confirm it in writing. The Credit Union may require you to provide us certain information in writing to help us investigate any unauthorized use. Do not use the Card after you have notified the Credit Union, even if you find them or have them returned to you.

You are liable for all transactions that you authorize.

No Liability: You will have no liability for unauthorized use of your Card or other Access Devices for non-ATM transactions made over the MasterCard Network if the following conditions are met: (1) you have used reasonable care in protecting your card from loss or theft; and (2) you have promptly reported to your financial institution when you knew that your MasterCard was lost or stolen

Limited Liability: For transactions on other networks or ATM transactions, you may be liable for unauthorized transactions using your Card or other Access Devices that occur before we are notified. However, your liability for unauthorized use on networks other than MasterCard will not exceed \$50.00. In any case, you will not be liable for any unauthorized use after notifying us of the loss, theft or unauthorized use of your Card or other Access Devices.

22. Our Liability for Failure to Complete Transactions: If we do not complete a transaction pursuant to any request, and/or in the correct amount, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- if through no fault of ours, you do not have adequate funds available on your Card to complete the transfer;
- if circumstances beyond our control (such as fire, flood, terrorist attack, national emergency, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions we have taken;
- if access to your Card has been blocked after you reported your Card lost or stolen;
- if there is a hold on your Card for any reason;
- if your funds are subject to legal process or other encumbrance restricting their use;
- if your transfer authorization terminates by operation of law;
- if a computer system or mobile device was not working properly and you knew about the problem when you initiated the transaction;
- if we have reason to believe that the requested transaction is not authorized;
- as otherwise provided in this Agreement.

23. What the Credit Union may do if You do not meet Your Obligations under this Agreement ("Default"): You will be in default if: (a) you fail to pay the Minimum Payment Due by the Payment Due Date; (b) the Credit Union, in its sole discretion, feels insecure (For example: Our good faith belief that your ability to pay your account is impaired; use of your account in any manner or in any way that may expose the Credit Union to a risk of loss; etc.); (c) your ability to repay is materially reduced by a change in your employment, by an increase in your obligations, by bankruptcy or insolvency proceedings involving you, by your death, or (for community property state residents only) by a change in marital status or domicile; (d) you exceed your credit limit without our permission; (e) you have made a false or misleading statement to us in your application or otherwise; (f) you are in default under any other agreement with us; (g) if you use or authorize the use of any Card(s) to make or facilitate any illegal transaction; or (h) you fail to perform any of your other obligations under the terms of this Agreement as it may be amended from time to time. Upon default we may close your Account to future purchases and advances and, to the extent not prohibited by Governing Law, demand immediate payment of your entire Account balance, after giving you any notice and opportunity to cure the default if required by applicable law. The Credit Union's sole obligation hereunder with regard to determining and declaring an event of default is the exercise of "good faith," based on its subjective understanding of applicable facts. We shall also have the right to close your account and terminate access privileges where your account is inactive for such periods of time as we may from time-to-time determine to be appropriate for protecting both our and your interests.

24. When You may be Responsible for Legal and Other Costs: You agree to pay all costs incurred by the Credit Union in collecting any amounts you owe or in enforcing or protecting the Credit Union's rights under this Agreement, including attorneys' fees of 20% of the unpaid balance or such greater sum as may be reasonable, and also those costs, expenses, and attorneys' fees incurred in any appellate, bankruptcy and post-judgment proceedings, except as limited or prohibited by applicable law.

25. Updating and Disclosing Financial Information: We may report your performance under this Agreement to credit reporting agencies and secure follow-up credit reports on you for any legitimate business reason, including if you fail to make your minimum payments on time. We can reinvestigate and reevaluate any information you provide on your MasterCard Application at any time, and in the course of doing so, we may ask you to provide additional information, request credit bureau reports and/or otherwise verify your current credit standing. *Access to Account Information:* You agree that all borrowers and authorized users will have access to information regarding transactions on your account, including but not limited to purchases and cash advances, account balances, account history, payments and other information relating to or arising with regard to this account or any transaction. **Change of Name, Address or Employment.** You will notify immediately the Credit Union in writing if your name, home address, or employment changes.

26. Correcting the Credit Union's Credit Report: If you think the Credit Union reported erroneous information about you to a credit reporting agency, call the Credit Union at the telephone number listed on your monthly billing statement. Credit Union will promptly investigate the matter.

Credit Union will contact each credit reporting agency whose records may reflect an error. Credit Union will require them to correct your report if its investigation decides that you were correct. If Credit Union disagrees with you after the investigation, Credit Union will advise you, in writing or by phone, and instruct you how to submit to those agencies a statement of your position that will become a part of your credit record with them. The instructions will include the name, address, and phone number of each such agency, along with other pertinent information.

27. When Your Account may be Closed and Effects of Account Closing: Any individual cardholder without the consent of other cardholders may close your Account at any time by notifying us in writing as indicated in this Agreement. Credit Union may close your account or suspend your Card privileges at any time without prior notice. Credit Union may also reissue a different Card at any time. You must return the Card to the Credit Union upon request. You agree that the Card remain the property of Credit Union. Each Card we issue will have an expiration date. Upon expiration of your Card your account will automatically terminate; or the Credit Union, in its sole discretion, may extend your Agreement and issue a new card with a new expiration date. If your account is closed, expires or your credit privileges are terminated or suspended, you will remain responsible for paying all amounts you owe us according to the terms of this Agreement. Without limiting the foregoing, the Credit Union has the right to terminate your line of credit or any part of the services provided pursuant to this Agreement and to demand the return of all cards and other access devices if the Credit Union, in its sole discretion, feels that it is insecure for any reason whatsoever; including but not limited to mismanagement of your account, failing to safeguard any access device, creation of any credit balances by you that may increase the risk of loss or exposure of the Credit Union

28. Changing This Agreement: The Credit Union may change the terms of this Agreement, including the Annual Percentage Rate, at any time. Except where limited by applicable law, the new terms, including, but not limited to, increasing the finance charge or the way the Credit Union calculates finance charges, late charges, and the minimum payment due, will apply both to new purchases and cash advances and to the existing outstanding balance of your account as of the day of the change. In accordance with applicable law, the Credit Union will notify you of any increased charge or change by writing to you at the most recent address shown for you on the Credit Union's records.

29. The Effect of any Delay in Enforcement or Waiver: The Credit Union may delay or waive enforcement of any of the provisions of this Agreement, including any agreement to make timely payments, without losing its right to enforce the same provision later or any other provisions of this Agreement. You waive the right to receive notice of any waiver or delay or presentment, demand, protest or dishonor. You also waive any applicable statute of limitations to the full extent permitted by law and any right you may otherwise have to require the Credit Union to proceed against any person before suing you to collect. You understand that the Credit Union will not be liable for a merchant's or other parties' refusal to honor your Card whether due to an error by the Credit Union, the merchant, the Credit Union's authorized agent, or other third party.

30. Additional Terms of Agreement: To the extent not prohibited by applicable law, the terms, interpretation and enforcement of any claim or dispute arising under this Agreement, as well as all parties' rights and duties, will be governed by Georgia State law regardless where you may reside or use your account. Further, this Agreement is the contract which governs all transactions on your Account even though sales, cash advances, credit or other slips may contain different terms.

You may not transfer or assign your account or Card to any other person. The Credit Union may assign or transfer this Account, your Account balance, or this Agreement to another person, who will have all of our rights hereunder. This Agreement is binding on your heirs and legal representatives. If there are joint obligors or authorized users for this credit plan, each of you will have the right to use the Account to obtain loans pursuant to the terms hereof. Any one obligor's elections, transactions and directions to the Credit Union shall be binding upon all obligors. Each of you will be liable for all obligations owing on the Account whether borrowed by you or otherwise and whether within or beyond the credit limit. Your liability will be joint and several. Either party has the right to cancel this Agreement. Further each of you is responsible for all amounts borrowed by any authorized user(s). Authorized users and other users may also be required to repay the amount owed for charges they make; however, you remain, at all times, primarily responsible for all amounts owed. All Cards, billing statements and notices will be mailed or delivered to the address given on the application for either applicant unless you direct otherwise in writing. If any law or judicial ruling makes any part, provision, sentence or section of this Agreement unenforceable, the remainder will continue in full force and effect.

31. Convenience Payment Option: If you requested the Convenient Payment Option in your Application, all Minimum Payments due will automatically be deducted from your designated account on your Payment Due Date. If your designated account does not contain sufficient funds, no automatic deduction will be made; we will bill you for the Minimum Payment Due; and your account will be charged a \$25.00 insufficient funds fee and you will be responsible for making the payment by some other means.

Alternate Convenience Payment Fee: I agree to pay a fee of up to \$5.00, or such other amount you may charge when I elect to make a payment using a credit card, online or over the phone. The Credit Union may debit any deposit account upon which I am an owner for such sum(s); or it may add such sum(s) to my loan account as additional debt.

32. Compliance with Applicable Laws and Prohibition of Illegal Transactions: You warrant and agree that you will at all times comply with all Applicable Laws; and that your card and services are at all times subject to Applicable Laws. Further, you agree and warrant that your Credit Card, other access device or any related account will not be used to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. Certain federal and/or state laws or Card Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as charges incurred at a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union's

control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

33. SKIP PAYMENT OPTION: At our option, we may offer you the opportunity to not make ("skip") a minimum payment during certain designated billing cycles ("skip payment period"). If you do not make your minimum payments as provided in this Agreement, during such designated billing cycles, you understand that we will continue to apply finance charges to your account. Beginning with the billing cycle following an allowed skip payment period, all other provisions of this Agreement will apply. We have no obligation to accept your application for any skip payment period offered, and you authorize us to investigate your creditworthiness including obtaining consumer credit reports. We may charge you an application processing fee of up to \$0.00 for each skip payment period that we may offer to cover our costs of investigating your qualifications for this extension including but not limited to the costs associated with researching your creditworthiness.

34. CU Rewards: The Credit Union Rewards program is subject to the terms, conditions and limitations set forth in the U-Choose REWARDS Program Terms and Conditions which is incorporated herein by reference.

35. Alternate Dispute Resolution / Arbitration Agreement: If you have a dispute with us, we hope to resolve it as quickly and easily as possible. First, discuss your dispute with us. If a Credit Union employee is unable to resolve your dispute, you agree that either Credit Union or you can initiate arbitration as described in this section.

If we are unable to resolve a dispute arising out of or relating to any, this Agreement, any other agreements relating hereto, any transaction or any other matters between us, including a claim based on or arising from an alleged tort, through good faith negotiation, then such dispute shall be referred to mediation before a neutral party, pursuant to applicable Georgia law, rules, regulations and the Rules of the Georgia Supreme Court. The parties shall share equally the expenses of such mediation. This process shall only be used if we are unable to resolve the matter after giving the Notice of Right to Cure discussed below in this Section.

If mediation in accordance with this Section does not resolve a dispute, or the dispute is not eligible for mediation, it shall be determined by binding arbitration at the request of either party pursuant to the provisions below. No provision of this Section shall limit the right of a party to obtain provisional or ancillary remedies from a court of competent jurisdiction before, after or during the pendency of any proceedings covered by these terms. The exercise of a remedy does not waive the right of either party to resort to binding arbitration pursuant to the terms that follow.

All of the terms in "Resolving Disputes Through Alternate Dispute Processes such as Arbitration" terms and conditions to include any question or dispute regarding the enforceability of any term or condition herein, including but not limited to the waiver of a jury trial or to bring, join or consolidate a class action apply to any mediation.

Definition: Arbitration means an impartial third party will hear the dispute between Credit Union and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A dispute is any unresolved disagreement between Credit Union and you. A dispute may also include a disagreement about this Arbitration Agreement's meaning, application, or enforcement.

Credit Union and you each agree to waive the right to a jury trial or a trial in front of a judge in a public court.

Arbitration is beneficial because it provides a legally binding decision in a more streamlined, cost-effective manner than a typical court case. But the benefit of arbitration is diminished if either Credit Union or you refuse to submit to arbitration following a lawful demand. Thus, the party that does not agree to submit to arbitration after a lawful demand must pay all of the other party's costs and expenses for compelling arbitration.

Neither Credit Union nor you will be entitled to join or consolidate disputes by or against others as a representative or member of a class, to act in any arbitration in the interests of the general public, or to act as a private attorney general. If any provision related to a class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, the entire Arbitration Agreement will be unenforceable.

Right to Opt-Out: You may opt-out of this Arbitration Provision by calling us toll free at: 1-800-822-1124, or by sending us a written notice to Interstate Credit Union, 705 W. Cherry St., Jesup, GA 31545, which includes your name(s), account number(s), and a statement that you (both or all of you, if more than one) do not wish to be governed by the Arbitration Provision in your Account Agreement (the "Opt-Out Notice"). If an account is jointly owned, one owner's rejection of this provision will be deemed to be a rejection by all joint owners. In all other circumstances, your rejection of this provision will not be deemed to be a rejection of this provision by any person or entity other than you.

To be effective, your written Opt-Out Notice must be: (1) sent to us by first class mail or certified mail, return receipt requested, at: Address for Opt-Out, and (2) signed by you (or all of you, if more than one party to any relationship) including the information set forth above. We must receive your telephone call or written notice within forty-five (45) days after either: (i) the date this Arbitration Provision was first delivered or otherwise made available to you, in paper or electronic form, or (ii) the day you open your account, whichever is later. Your decision to opt out will not affect any other provision of your Membership and Account Agreement. If the Arbitration Provision of your Membership and Account Agreement has already been delivered or otherwise made available to you, amendments to your Membership and Account Agreement will not give you a new right to opt out of this Arbitration Provision, unless we amend a substantive clause of the Arbitration Provision.

Opting out does not affect the above waiver of trial, joinder and consolidation rights.

Credit Union and you each agree that:

- The American Arbitration Association (AAA) will administer each arbitration and the selection of arbitrators according to the AAA's Consumer Arbitration Rules (AAA Rules).
- If there are any differences between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement applies. If this Arbitration Agreement is in dispute, the arbitrator will decide whether it is enforceable.
- All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of the Arbitration Agreement or whether a dispute can or must be brought in arbitration are for a court of competent jurisdiction to decide.
- If the AAA is unavailable or unwilling to administer an arbitration consistent with this Arbitration Agreement, the parties shall agree on an alternative administrator that will do so. If the parties are unable to agree, they shall jointly petition a court of competent jurisdiction to appoint an administrator that will do so.
- Credit Union and you are participating in commercial transactions involving the movement of money or goods among states.
- The Federal Arbitration Act (Title 9 of the United States Code) governs this Arbitration Agreement and any arbitration between Credit Union and you. If the Act or any part of it is inapplicable, unenforceable or invalid, the state laws governing your relationship with Credit Union govern this Arbitration Agreement. Either Credit Union or you may submit a dispute to binding arbitration at any time, regardless of whether a lawsuit or other proceeding has previously begun. For information on initiating arbitration, contact the AAA at 1-800-778-7879.

The party initiating arbitration must include in the arbitration demand all of the following information: (i) the claimant's name, address, telephone number, and email address; (ii) the applicable account holder's name (if different from the claimant) and account number; (iii) information sufficient to identify any transaction at issue including the date and location of any such transaction, if applicable; (iv) a detailed description of the nature and basis of the claims asserted; and (v) a detailed description of the nature and basis of the relief sought, including a calculation for it. The demand must be personally signed by the party initiating arbitration (and by counsel if the claimant is represented). By submitting an arbitration demand, the claimant (and, counsel, if the claimant is represented) represent that, as in court, they are complying with the requirements of Federal Rule of Civil Procedure 11(b). The arbitrator is authorized to impose any sanctions available under Federal Rule of Civil Procedure 11 on represented parties and their counsel. If the arbitrator finds that either the substance of your or Credit Union's claim or the relief sought was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then Credit Union or you may also seek applicable fee-shifting. Either Credit Union or you may request to have the arbitration conducted by a video or in-person hearing, or through written submissions, except any dispute seeking \$10,000 or more, or injunctive relief, shall have a video or in-person hearing unless the parties agree otherwise. You and a Credit Union representative will personally appear at any hearing (with counsel, if represented).

Setting the fees/expenses: We will pay any costs that are required to be paid by us under the arbitration administrator's rules and procedures, and subject to applicable law. If the arbitrator rules in your favor on any claim presented, we will reimburse you for arbitration filing fees you have paid up to \$700.00. Please check with the arbitration administrator to determine the fees applicable to any arbitration you file.

Applying state law: The laws governing your account may limit the amount of fees and expenses you are required to pay in arbitration. Your arbitration fees and expenses will not exceed any applicable limits.

Paying for attorney/expert/witness fees: Unless applicable laws state otherwise, each party will pay its own attorney, expert, and witness fees. This rule applies no matter which party wins arbitration.

Scope of Arbitration Coverage: Under the terms of these Arbitration Provisions, and except as set forth above, Claims (as defined below) will be resolved by individual (and not class-wide) binding arbitration in accordance with the terms specified herein, if you or we elect it. These provisions shall apply to any claim arising or relating to any Claim existing now or in the future and shall apply to existing and future accounts, loans and other Credit Union services.

"Claim." For purposes of this Arbitration Provision, the word "claim" means any dispute associated with or arising from any one or more savings, checking or other accounts you have with us and the features and services provided in connection with it or them. Claim also includes collectively and separately, any services associated with any account. Further, "claim" shall include any loan or lending relationship with us as a borrower, co-borrower, guarantor, owner of collateral or third-party pledgor. A loan or lending relationship shall include any products or services obtained in connection with or arising from the lending relationship.

All statutes of limitation applicable to any dispute apply to any arbitration between you and the Credit Union. The provisions of this arbitration agreement shall survive termination or amendment of the account/services relationships or any other relationships between you and the Credit Union.

Notice and Cure: Prior to initiating any litigation or proceeding under this Resolving Disputes Through Alternate Dispute Processes such as Arbitration Section, you or we, as applicable, shall give the other party written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you shall be sent in writing by mail to the address you provided in connection with your account (or any updated address you subsequently provide). Any Claim Notice to us shall be sent by mail to 705 W. Cherry Street, Jesup, GA 31545, Credit Union, Attn: CLAIM NOTICE. Any Claim Notice you send must include your name, address, and information

sufficient to identify your account and explain the nature of the Claim and the relief demanded. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. The party giving a Claim Notice must reasonably cooperate in providing any information about the Claim that the other party reasonably request.

This arbitration requirement does not limit the right of Credit Union or you to:

1. Preserve or obtain possession of property,
2. Exercise self-help remedies, including setoff or
3. Obtain provisional or ancillary remedies such as injunctive relief or attachment, before, during, or after the pendency of any arbitration proceeding. This exclusion does not constitute a waiver of the right or obligation of either party to submit any dispute to arbitration or reference hereunder, including those arising from the exercise of the actions detailed above.

Any dispute in which the amount in controversy is \$5,000,000 or less will be decided by a single arbitrator selected according to the rules, and who will not render an award of greater than \$5,000,000. Any dispute in which the amount in controversy exceeds \$5,000,000 will be decided by majority vote of a panel of three arbitrators; provided however, that all three arbitrators must actively participate in all hearings and deliberations. Each arbitrator will be a neutral attorney licensed in the state whose laws govern your account, or a neutral, retired judge in such state, in either case with a minimum of ten years' experience in the substantive law applicable to the subject matter of the dispute to be arbitrated. The arbitrator(s) will determine whether or not an issue is arbitratable and will give effect to the statutes of limitation in determining any claim.

In any arbitration proceeding the arbitrator(s) will decide (by documents only or with a hearing at the discretion of the arbitrator(s)) any pre-hearing motions which are similar to motions to dismiss for failure to state a claim or motions for summary adjudication. The arbitrator(s) will resolve all disputes in accordance with the substantive law of the state whose laws govern your account and may grant any remedy or relief that a court of such state could order or grant within the scope hereof and such ancillary relief as is necessary to make effective any award. The arbitrator(s) will also have the power to award recovery of all costs and fees, to impose sanctions, and to take such other action as deemed necessary to the same extent a judge could pursuant to the federal rules of civil procedure, the state rules of civil procedure for the state whose laws govern your account, or other applicable law. Judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction. The institution and maintenance of an action for judicial relief or pursuit of a provisional or ancillary remedy will not constitute a waiver of the right of any party, including the plaintiff, to submit the controversy or claim to arbitration if any other party contests such action for judicial relief.

In any arbitration proceeding, discovery will be permitted in accordance with the rules. All discovery will be expressly limited to matters directly relevant to the dispute being arbitrated and must be completed no later than 20 days before the hearing date. Any requests for an extension of the discovery periods, or any discovery disputes, will be subject to final determination by the arbitrator upon a showing that the request for discovery is essential for the party's presentation and that no alternative means for obtaining information is available.

The arbitrator will award all costs and expenses of the arbitration proceeding.

To the maximum extent practicable, the AAA, the arbitrator(s), Credit Union and you will take all action required to conclude any arbitration proceeding within 180 days of the filing of the dispute with the AAA. The arbitrator(s), Credit Union or you may not disclose the existence, content, or results thereof, except for disclosures of information by Credit Union or you required in the ordinary course of business, by applicable law or regulation, or to the extent necessary to exercise any judicial review rights set forth herein. If more than one agreement for arbitration by or between Credit Union and you potentially applies to a dispute, the arbitration agreement most directly related to your account or the subject matter of the dispute will control. This arbitration agreement will survive the closing of your account or termination of any service or the relationship between Credit Union and you.

Notwithstanding anything to the contrary, Credit Union and you each retains the right to pursue in small claims court a dispute within that court's jurisdiction. Further, this arbitration agreement will apply only to disputes in which either party seeks to recover an amount of money (excluding attorneys' fees and costs) that exceeds the jurisdictional limit of the small claims court.

Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of Georgia shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Wayne County in the State of Georgia. This applies not only to this Resolving Claims Section, but to all provisions of this Agreement.

OUR BILLING RIGHTS STATEMENT 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 STATEMENT / BILLING AT:

Interstate Credit Union
705 West Cherry Street
Jesup, GA 31545
(800) 822-1124

If you think your statement is wrong, or if you need more information about a transaction on your statement, you must write to us on a separate sheet of paper to the address listed in your periodic statement. You should write to us as soon as possible. We must hear from you no later than

60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, you should 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 payment on any amount you think is wrong. To stop the payment, your letter must reach us 3 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 the bill that are not in question.

If we find that we made a mistake on your statement, you will not have to pay the FINANCE CHARGES related to any questioned amount. If we didn't make a mistake, you may have to pay FINANCES 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 us and the date that it is due.

If you fail to pay the amount, we think you owe us, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. 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 you and us when it finally is. If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if the statement 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 on this right:

1. You must have made the purchases in your home state or, if not within your home state, within 100 miles of your current mailing address; and
2. The purchase must have been more than \$50.00.
3. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

If you feel that you need Counseling or Debt Management services, please contact BALANCE: (888) 456-2227. Counselors are available Monday through Thursday, 10:30 am to 9:00 pm, Friday, 10:30 am to 8:00 pm, and Saturday, 12:00 am to 5:00 pm (EST) or visit www.interstatecu.balancepro.org for more information.

CONTACT INFORMATION

Interstate Credit Union
705 West Cherry Street
Jesup, GA 31545
(800) 822-1124

To Report a Lost or Stolen Card or Other Access Device After Hours

Call: (855) 574-1511

To Close the Account: (SEND WRITTEN NOTICE)

Interstate Credit Union
705 West Cherry Street
Jesup, GA 31545

Direct All Fraud, Other Reports, Requests and Inquiries to:

Interstate Credit Union
705 West Cherry Street
Jesup, GA 31545

(912) 427-3904
(800) 822-1124

Call Center
Customer Service Number: 855-574-1511
International Number: 571-526-3962

Call Center General Correspondence Address:
PO Box 182477
Columbus, OH 43272-4935

Client correspondence address for UPS packages:
705 West Cherry St
Jesup, GA 31545

When Call Center refers members to the CU: 800-822-1124

REVISED: May 17, 2025