

Belonging Never Felt Better



VISA APPLICATION

coastccu.org

Member Number:

- Individual Account
Joint Account

Card Type: (select one)
Fixed Rate Variable Rate
Visa Classic Visa Platinum

Amount Requested:

APPLICANT NAME

SOCIAL SECURITY # DRIVER'S LICENSE #

HOME ADDRESS Rent Own

CITY/STATE/ZIP HOW LONG?

HOME PHONE # BIRTHDATE DEPENDENTS & AGES

EMPLOYER POSITION

HOW LONG? MONTHLY GROSS INCOME

BUSINESS ADDRESS BUSINESS PHONE

PREVIOUS EMPLOYER HOW LONG?

CHECKING AMOUNT NAME & ADDR. OF DEPOSITORY

SAVINGS AMOUNT NAME & ADDR. OF DEPOSITORY

CO-APPLICANT NAME

SOCIAL SECURITY # DRIVER'S LICENSE #

HOME ADDRESS Rent Own

CITY/STATE/ZIP HOW LONG?

HOME PHONE # BIRTHDATE DEPENDENTS & AGES

EMPLOYER POSITION

HOW LONG? MONTHLY GROSS INCOME

BUSINESS ADDRESS BUSINESS PHONE

PREVIOUS EMPLOYER HOW LONG?

CHECKING AMOUNT NAME & ADDR. OF DEPOSITORY

SAVINGS AMOUNT NAME & ADDR. OF DEPOSITORY

Financial Information

If a "yes" answer is given to a question, explain on an attached sheet.

- 1. DO YOU HAVE ANY OUTSTANDING JUDGMENTS?
2. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 11?
3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST SEVEN YEARS?
4. ARE YOU A PARTY IN A LAWSUIT?
5. ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?
6. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?
7. ARE YOU A CO-MAKER, CO-SIGNER, OR GUARANTOR ON ANY LOAN ABOVE?

Table with 4 columns: APPLICANT YES / NO, APPLICANT NO, CO-APPLICANT YES / NO, CO-APPLICANT NO. Contains radio button options for each question.

**Statement of Intent**

Are you interested in having your loan protected?

- Yes  
 No

If you answer "Yes," the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

**Signatures**

If there are any important changes, you agree to notify us in writing immediately. You also agree to notify us of any change in your name, address, or employment within a reasonable time thereafter.

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. If this application is approved and a Visa card(s) issued, the undersigned applicant(s) by signing, using, or permitting another to use the Visa card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the Visa card(s) and all amendments.

You understand that when applicable, a Personal Identification Number (PIN) may be issued. The PIN, when validated, will allow you and the co-applicant to access your credit union's CREDIT CARD/ATM accounts through participating Automatic Teller Machine (ATM) networks, subject to the terms and disclosures of the Credit Card Agreement and the Electronic Funds Transfer disclosure for CREDIT CARD/ATM Access Card. These documents are available on the credit union's website at [www.coastccu.org](http://www.coastccu.org) (see Support, Important Disclosures). You understand that use of your credit card will constitute acknowledgment of receipt and agreement to the terms of the CREDIT CARD/ATM Access Card disclosures.

You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal, or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

**X** \_\_\_\_\_  
APPLICANT SIGNATURE                      DATE

**X** \_\_\_\_\_  
CO-APPLICANT SIGNATURE                  DATE

**FOR CREDIT UNION USE ONLY**

Credit limit: \_\_\_\_\_

Approved       Rejected

Visa account #: \_\_\_\_\_

Loan officer: \_\_\_\_\_

Comments/conditions: \_\_\_\_\_

**This form is required for unsecured consumer loans over \$10,000.**



## PERSONAL FINANCIAL STATEMENT

**IMPORTANT: Read these directions before completing the Statement.**

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all sections, providing information in Section 2 about the person upon whose alimony, support or maintenance payments or income or assets you are relying.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete Sections 1 and 3.

To: COAST CENTRAL CREDIT UNION

SECTION 1—INDIVIDUAL INFORMATION (TYPE OR PRINT)				SECTION 2—OTHER PARTY INFORMATION			
Name				Name			
Residential Address				Residential Address			
City, State & Zip				City, State & Zip			
Social Security Number		--	--	Social Security Number		--	--
Date of Birth		/	/	Date of Birth		/	/
Position or Occupation				Position or Occupation			
Business Name				Business Name			
Business Address				Business Address			
City, State & Zip				City, State & Zip			
H Phone	( ) -	Bus Phone	( ) -	H Phone	( ) -	Bus Phone	( ) -

SECTION 3—STATEMENT OF FINANCIAL CONDITION:			AS OF: (DATE) _____ / _____ / _____		
ASSETS		IN DOLLARS	LIABILITIES		IN DOLLARS
(Do not include assets of doubtful value)		(Omit cents)	(Omit cents)		(Omit cents)
Cash with Coast Central Credit Union - Sched A			Revolving debt outstanding		
Cash on hand and in Other Fin Inst - Sched A			Unpaid income tax		
U.S. Gov't./Marketable Securities - Schedule B			Other unpaid taxes and interest		
Cash Value-Life Insurance—Schedule C			Notes Payable (other than real estate)--Sched F		
Real Estate Owned—Schedule D			Real Estate Mortgages Payable—Schedule D		
Notes / Loans Receivable			Vehicle/RV loans		
Retirement Accounts / IRAs			Other Debts—itemize		
Vehicles and RVs					
Equipment					
Non-marketable Securities—Schedule E					
Personal Property			<b>TOTAL LIABILITIES</b>		
Other Assets—itemize			<b>NET WORTH (Total Assets minus Total Liabilities)</b>		
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES AND NET WORTH</b>		

SOURCES OF INCOME FOR THE YEAR ENDED _____		PERSONAL INFORMATION
Salary, Bonuses and Commissions	\$ _____	Do you have a will? _____ If so, name of executor.
Dividends	\$ _____	Are you a partner or officer in any other venture? If so, describe.
Real Estate Income	\$ _____	Are you obligated to pay alimony, child support or separate maintenance payments? _____ If so, describe.
Other Income (Alimony, child support, or separate maintenance. Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)	\$ _____	Are any assets pledged other than as described on schedules? _____ If so, describe.
<b>TOTAL INCOME</b>	\$ _____	Income tax settled through (date) _____

Do you have any contingent liabilities? If so, describe. _____ _____	Are you a defendant in any suits or legal actions? _____
As endorser, co-maker or guarantor? \$ _____	Personal bank accounts carried at: _____
On leases or contracts? \$ _____	Have you ever been declared bankrupt? _____ If so, describe on separate sheet.
Legal claims / other special debt \$ _____	Are any of your assets held in a Trust? _____ If so, please describe, and provide a copy of the Trust Declaration Page. _____
Amount of contested income tax liens \$ _____	_____

PLEASE COMPLETE SCHEDULES BELOW (attach separate sheet if needed)

**SCHEDULE A—CASH DEPOSIT ACCOUNTS**

ACCOUNT TITLE	FINANCIAL INSTITUTION	ACCOUNT TYPE	AVERAGE BALANCE	ACCOUNT TITLE	FINANCIAL INSTITUTION	ACCOUNT TYPE	AVERAGE BALANCE
			\$				\$
			\$				\$

**SCHEDULE B—U.S. GOVERNMENT AND MARKETABLE SECURITIES**

NUMBER OF SHARES OR FACE VALUE (BONDS)	DESCRIPTION	IN NAME OF	ARE THESE PLEDGED?	MARKET VALUE
				\$
				\$
				\$

**SCHEDULE C—LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

NAME OF INSURANCE COMPANY	OWNER OF POLICY	BENEFICIARY	FACE AMOUNT OF POLICY	LOANS ON POLICY	CASH SURRENDER VALUE
			\$	\$	\$
			\$	\$	\$

**SCHEDULE D—REAL ESTATE OWNED**

ADDRESS & TYPE OF PROPERTY	TITLE IN NAME OF	DATE ACQUIRED	PERCENT OWNERSHIP	AMOUNTS BASED ON % OF OWNERSHIP INTEREST			
				ORIGINAL COST	MARKET VALUE	MORT. AMOUNT	PMT. AMOUNT
			%	\$	\$	\$	\$
			%	\$	\$	\$	\$
			%	\$	\$	\$	\$
			%	\$	\$	\$	\$
			%	\$	\$	\$	\$

**SCHEDULE E—NON-MARKETABLE SECURITIES**

NUMBER OF SHARES	DESCRIPTION	IN NAME OF	ARE THESE PLEDGED?	SOURCE OF VALUE	VALUE
					\$
					\$

**SCHEDULE F—NOTES PAYABLE (OTHER THAN REAL ESTATE)**

NAME & ADDRESS OF LENDER	SECURED/UNSECURED?	ORIGINAL DATE	HIGH CREDIT	CURRENT BALANCE	PMT AMT
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

**SCHEDULE G—BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

NAME & ADDRESS OF LENDER	CREDIT IN THE NAME OF	SECURED / UNSEC?	ORIGINAL DATE	HIGH CREDIT	CURRENT BALANCE	PMT AMT
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$

THE INFORMATION CONTAINED IN THIS STATEMENT IS PROVIDED FOR THE PURPOSE OF OBTAINING OR MAINTAINING CREDIT WITH YOU ON BEHALF OF THE UNDERSIGNED, OR PERSONS, FIRMS OR CORPORATIONS IN WHOSE BEHALF THE UNDERSIGNED MAY EITHER SEVERALLY OR JOINTLY WITH OTHERS, EXECUTE A GUARANTY IN YOUR FAVOR. EACH UNDERSIGNED UNDERSTANDS THAT YOU ARE RELYING ON THE INFORMATION PROVIDED HEREIN (INCLUDING THE DESIGNATION MADE AS TO OWNERSHIP OF PROPERTY) IN DECIDING TO GRANT OR CONTINUE CREDIT. EACH UNDERSIGNED REPRESENTS AND WARRANTS THAT THE INFORMATION PROVIDED IS TRUE AND COMPLETE AND THAT YOU MAY CONSIDER THIS STATEMENT AS CONTINUING TO BE TRUE AND CORRECT UNTIL A WRITTEN NOTICE OF A CHANGE IS GIVEN TO YOU BY THE UNDERSIGNED. YOU ARE AUTHORIZED TO MAKE ALL INQUIRIES YOU DEEM NECESSARY TO VERIFY THAT ACCURACY OF THE STATEMENTS MADE HEREIN, AND TO DETERMINE MY/OUR CREDITWORTHINESS. YOU ARE AUTHORIZED TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCES WITH ME/US.

\_\_\_\_\_  
Signature (Individual)

\_\_\_\_\_  
Dated

\_\_\_\_\_  
Signature (Other Party)

\_\_\_\_\_  
Dated

*Belonging Never Felt Better*



**VISA VARIABLE RATE AND FIXED RATE  
CLASSIC AND PLATINUM CARDS AGREEMENT  
AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

In this Agreement and Disclosure Statement the words "You," "Your," and "Yours" mean each and all of those that apply for, sign or use the VISA Variable Rate and/or VISA Fixed Rate Classic and Platinum Card(s), or those who authorize another to sign or use the Card(s). "We," "Us," and "Our" mean Coast Central Credit Union.

"Card" means the VISA Variable Rate and/or VISA Fixed Rate Classic and Platinum Card(s) issued to you and any duplicate and/or renewals we may issue. "Account" means your VISA Variable and/or VISA Fixed Rate Classic and Platinum Card(s) Account with us.

You agree to the following terms and conditions and any amendments thereto. By requesting and receiving, signing, using or permitting others to use a card issued to you by us, you agree to the following terms:

**THE FOLLOWING TERMS AND CONDITIONS APPLY ONLY TO VISA VARIABLE RATE CLASSIC AND PLATINUMCARD ACCOUNTS:**

**Notice: This Document Contains Provisions For A VARIABLE ANNUAL PERCENTAGE RATE.**

**INTEREST CHARGE:** The INTEREST CHARGE for a Billing Cycle will be the sum of two (2) components:

- (1) **CASH ADVANCE FEE:** One (1) component of the INTEREST CHARGE is the Cash Advance Fee. Cash and other Advance Transactions are subject to a Cash Advance Fee equal to 2% of the total amount of Cash Advance Transactions, or \$10.00, whichever is greater, which are posted to your Account during the Billing Cycle (not to exceed the maximum rate permitted by California Credit Unions during the Billing Cycle).
- (2) **MONTHLY PERIODIC INTEREST CHARGE, MONTHLY PERIODIC RATE, and NOMINAL ANNUAL PERCENTAGE RATE:** The second (2<sup>nd</sup>) component of the INTEREST CHARGE is the Monthly Periodic INTEREST CHARGE. The Initial Periodic Rate used in calculating the Monthly Periodic INTEREST CHARGE is the Monthly Periodic Rate indicated on Addendum "A" (attached). The Monthly Periodic INTEREST CHARGE for each Billing Cycle will be calculated by applying the Average Daily Balance (see explanation below) for your account during the Billing Cycle by the Monthly Periodic Rate. The Monthly Periodic Rate is determined by dividing the ANNUAL PERCENTAGE RATE by 12 and will change when the ANNUAL PERCENTAGE RATE changes.

**HOW WE DETERMINE CHANGES IN YOUR NOMINAL ANNUAL PERCENTAGE RATE:** The nominal ANNUAL PERCENTAGE RATE may increase or decrease during the term of this Agreement. Any such change will be based on an increase or decrease, rounded to the nearest 1/8 of 1% point of the most recent "Prime Rate" as published by the Wall Street Journal. This "Prime Rate" is available as of March 1, June 1, September 1 and December 1 of each year (herein "Index"). If more than one rate is listed under the heading "Prime Rate" in the Wall Street Journal, you agree that the prime rate used by us for purposes of calculating the Index shall be the base prime rate as on corporate loans posted by at least 75% of the nation's 30 largest banks. In the event that the Wall Street Journal ceases publishing the "Prime Rate" changes in the ANNUAL PERCENTAGE RATE will be related to a comparable Index.

The ANNUAL PERCENTAGE RATE is determined by adding a "Margin" to the Index in effect as of each Adjustment Date. The Index and Margin in effect as of the date of this Agreement are indicated on Addendum "A" (attached). We may waive an increase in the ANNUAL PERCENTAGE RATE when such an increase can be made, but such a waiver shall not be constructed as a waiver of our right to increase the ANNUAL PERCENTAGE RATE at a future date when entitled to do so.

The ANNUAL PERCENTAGE RATE is subject to change every three months on the day following my "Statement Closing Date" in March, June, September and December of each year. These dates shall be shown as "Adjustment Dates." The Index in effect in March shall be used to calculate the ANNUAL PERCENTAGE RATE change effective as of the first day of the next Billing Cycle in March of the same year. The Index in effect in June shall be used to calculate the ANNUAL PERCENTAGE RATE change effective as of the first day of the next Billing Cycle in June of the same year. The Index in effect in September shall be used to calculate the ANNUAL PERCENTAGE RATE change effective as of the first day of the next Billing Cycle in September of the same year. The Index in effect in December shall be used to calculate the ANNUAL PERCENTAGE RATE change effective as of the first day of the next Billing Cycle in December of the same year. There is no maximum ANNUAL PERCENTAGE RATE during the term of this Note, except that the maximum may not exceed the maximum ANNUAL PERCENTAGE RATE permitted by California state law at the time of each ANNUAL PERCENTAGE RATE change. The minimum ANNUAL PERCENTAGE RATE during the term of this Agreement is indicated on Addendum "A" (attached). Decreases in the ANNUAL PERCENTAGE RATE in accordance with the terms of the Agreement are mandatory. Increases in the ANNUAL PERCENTAGE RATE in accordance with the terms of the Agreement are at our discretion. If the ANNUAL PERCENTAGE RATE and corresponding monthly Periodic Rate increases or decreases the INTEREST CHARGE will increase or decrease. Each change in the ANNUAL PERCENTAGE RATE and the corresponding monthly Periodic Rate will apply to any unpaid balance on the effective date of such change as well as to future purchases and advances.

**ANNUAL CARDHOLDER FEE:** We will assess an Annual Cardholder Fee of \$15.00 for each year your account is open, whether or not you use your account and regardless of the number of cards issued on your account. You can avoid such Annual Cardholder Fee if you terminate your Account within (30) days after the date of the Periodic Statement in which the Annual Cardholder Fee is posted. Otherwise, the Annual Cardholder Fee will not be refunded in whole or in part and shall be owed to us by you even if your account is subsequently changed, suspended, closed or terminated for any reason.

**THE FOLLOWING TERMS AND CONDITIONS APPLY ONLY TO VISA FIXED RATE CLASSIC AND PLATINUMCARDS:**

**INTEREST CHARGE:** The INTEREST CHARGE for a Billing Cycle will be the sum of two (2) components:

- (1) **CASH ADVANCE FEE:** One (1) component of the INTEREST CHARGE is the Cash Advance Fee. Cash and other Advance Transactions are subject to a Cash Advance Fee equal to 2% of the total amount of Cash Advance Transactions, or \$10.00, whichever is greater, which are posted to your Account during the Billing Cycle (not to exceed the maximum rate permitted by California Credit Unions during the Billing Cycle).
- (2) **MONTHLY PERIODIC INTEREST CHARGE, MONTHLY PERIODIC RATE, and NOMINAL ANNUAL PERCENTAGE RATE:** The second (2<sup>nd</sup>) component of the INTEREST CHARGE is the Monthly Periodic INTEREST CHARGE. The Monthly Periodic INTEREST CHARGE for each Billing Cycle will be calculated by multiplying the Average Daily Balance (see explanation below) for your Account for the Billing Cycle by the Monthly Periodic Rate. The Monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE are indicated on Addendum "A" (attached).

**THE FOLLOWING TERMS AND CONDITIONS APPLY TO BOTH VISA VARIABLE RATE AND VISA FIXED RATE CLASSIC AND PLATINUM CARD ACCOUNTS:**

**CALCULATION OF THE AVERAGE DAILY BALANCE:** We calculate the Average Daily Balance (the balance which is subject to the Monthly Periodic Rate) as follows: The Average Daily Balance for your Account for a Billing Cycle is the average of the daily balances for each day of the Billing Cycle. To calculate the daily balance each day, we take the following steps: We take the unpaid balance (all amounts you owe) at the start of the day. Then, in the sequence in which the amounts post to your Account, we add the amounts of all debits and subtract the amounts of all payments and credit, which post to your Account that day. Payments are applied first to any unpaid INTEREST CHARGE from previous Billing Cycles, then to any late charge, and then to the balance of your Account. Credits are applied to the particular type of debit which is being credited, if any, and then to the balance of your Account. After applying payments and credits, we subtract any amount of INTEREST CHARGE, and late charge which remains unpaid. Then we also subtract the amount of any Cash Advance transaction that posts to your Account on that day or any previous day in the same Billing Cycle. The result is the daily balance for that day. We add together all the daily balances for each day and divide the total by the number of days in the Billing Cycle. The result is the Average Daily Balance for that Billing Cycle.

Note that Cash Advance transactions which are posted to your Account during a Billing Cycle are not included in the Average Daily Balance for that cycle, and are therefore not subject to the Monthly Periodic Rate during that cycle. However, they are included in the New Balance shown on the statement for that cycle, and are therefore also included in the unpaid balance at the start of the first day of the next Billing Cycle.

Please also note that if the total of the payments and credits, which are posted to your Account by the Payment Due Date shown on a statement, is equal to or exceeds the New Balance shown on the statement, we will not apply the Monthly Periodic Rate to your Account on your next Statement.

Finally, if any statement shows a Previous Balance that is zero or is a credit balance, we will not apply the Monthly Periodic Rate to your Account on that statement.

Your Total Periodic INTEREST CHARGE for the Billing Cycle is the sum of the Periodic INTEREST CHARGES on the Purchases Balance and the Periodic INTEREST CHARGES on the Advance Transactions Balance for the Billing Cycle. This determines your Periodic INTEREST CHARGE for the Billing Cycle. Actual INTEREST CHARGES (Periodic INTEREST CHARGE, and Cash Advance charges) will be shown on your Monthly Statement.

**PAYMENT:** You promise to repay us at our office, or at the address set forth on your monthly statement, all sums advanced to you or any person you permit to use this Account on the terms and the rates set forth herein. Payments will continue until you have paid in full the unpaid balance, INTEREST CHARGE and any other fees or charges. If your ANNUAL PERCENTAGE RATE is changed (as applicable) pursuant to the provisions set forth above, the number of payments required to repay the unpaid balance will be affected accordingly. You understand that each payment is applied first to unpaid fees and charges then to unpaid INTEREST CHARGES, if any, then to the Purchases Balance, and then to Cash Advances.

**MINIMUM PAYMENT:** Every month, you must pay at least the Current Payment Due by the Payment Due Date shown on your Account Statement. By separate agreement, you may authorize us to charge the Current Payment Due automatically to your share or checking account with us. You may, of course, pay more frequently, pay more or pay the total new balance in full, and doing so may reduce the total amount of interest you pay. The Minimum Payment will be either (a) 4% of your total New Balance, rounded up to the next even dollar, or \$15.00, whichever is greater, or (b) your total New Balance, if it is less than \$15.00. In addition, you must pay any amount shown on your statement as past due and any late charge. Also, at any time your New Balance exceeds your Credit Limit, you must pay the excess.

Your Minimum Monthly Payment is applied in the following order: (a) unpaid fees and charges, if any, (b) unpaid Periodic INTEREST CHARGE, (c) unpaid balance on purchases, and (d) unpaid balance of cash advances.

**LATE CHARGE:** If we do not receive your minimum payment by the due date listed on your statement, you may have to pay a \$10.00 late fee.

**CREDIT LIMIT:** We will establish a Credit Limit for you. You agree not to let the unpaid balance exceed this Credit Limit. You agree to advise us of any change in your financial condition that may affect your creditworthiness. You agree that you shall update the credit information that you have provided us, from time to time, on our demand. You may request an increase in your Credit Limit, but Credit Limit increases must be approved by us.

**BILLING CYCLES AND DUE DATES:** For Visa Platinum Cards, billing cycles end on the 10<sup>th</sup> of each month and payment is due on the 7<sup>th</sup> of the following month. For Visa Classic Cards, billing cycles end on the 15<sup>th</sup> of each month and payment is due on the 12<sup>th</sup> of the following month.

**PURCHASES AND CASH ADVANCES:** You may make purchases and request advances in accordance with current loan policies up to your Credit Limit. You understand that all purchases and other transactions requested by you are subject to our approval.

**PREPAYMENTS OR IRREGULAR PAYMENTS:** Though you need only pay the Minimum Payment in accordance with the terms and conditions set forth herein, you understand that you have the right to repay your loan at any time without penalty. You also understand you will only be charged Periodic INTEREST CHARGES to the date you repay our entire loan. You may make larger payments without penalty and this may reduce the total amount of INTEREST CHARGES that you will repay. Any partial payment of your loan will not advance your next payment due date(s). You understand that any payment that (a) delays or (b) accelerates the repayment of your unpaid balance will (a) increase or (b) decrease your INTEREST CHARGES.

**DEFAULT:** You will be in default (1) if you do not pay on time or in the proper amount; (2) you fail to abide by the terms of this Agreement; (3) your creditworthiness is impaired; or (4) you become insolvent, die or are the subject of bankruptcy or receivership proceedings. In the event of any action by us to enforce this Agreement, you agree to pay the costs thereof, reasonable attorney's fees, and other expenses. You understand that INTEREST CHARGES at the Periodic ANNUAL PERCENTAGE RATE as permitted under this Agreement will continue to accrue until you repay your entire loan.

**ACCELERATION AND COLLECTION COSTS:** If you are in default, we may demand immediate payment of the unpaid balance, INTEREST CHARGES, late charges, annual fees and collection costs. You understand that you will be subject to INTEREST CHARGES (at the applicable Periodic Rate), late charges, annual fees and collection costs under the terms disclosed in this Agreement, until you repay your entire loan. You also agree to pay your reasonable attorney's fees and court costs.

**RESPONSIBILITY:** You agree to repay us according to the terms of this Agreement for all purchases, advances, INTEREST CHARGES, late charges, and annual fees, if any, arising from the use of this Account by you or any other person you permit to use your Account, even if that person exceeds your permission. Any person using the account/card is jointly and severally responsible for all charges on the account.

**CHANGE OF TERMS:** This Agreement is the contract which applies to all transactions on your Account, even through the sales, credit or other slips you sign or receive may contain different terms. You understand that we may amend, modify, add to, or delete from this Agreement any of its terms and conditions, including the method of application and the amount of INTEREST CHARGES, effective as to any unpaid balance and any subsequent advance, by mailing a notice of the change to your last known address. You also understand that any such notice will be mailed at least forty five (45) days prior to the

effective date of the change as required by Federal or other law. Notice of a change of terms is required, but may be sent as late as the effective date of the change where the change has been agreed to, in writing, by you.

**TERMINATION:** We may terminate this Agreement upon your default. Either we or you may terminate this Agreement for other good cause. In no event shall any termination relieve you of your obligation to repay sums already borrowed, INTEREST CHARGES, late charges and fees, if any.

**TRANSACTION SLIPS:** Your statement will identify the merchant, electronic terminal or financial institution at which transactions are made, but sales, advance, credit or other slips cannot be returned with your statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify your monthly statement. We may make a reasonable charge for any photostatic copies of slips you request.

**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 your Account to credit bureaus and other creditors who inquire of us about your credit standing to the extent authorized by law.

**SURRENDER OF CARD(S):** The Card(s) remains our property and, if we request, you must surrender to us all cards we have issued on your Account.

**LOST OR STOLEN CARDS:** To report lost or stolen card(s), the Account Number, PIN or any combination of the three, please call us at (707) 445-8801 or (800) 974-9727, Monday through Friday, between the hours of 8:30 AM to 5:30 PM. After hours, weekends or holidays call 1-866-896-4689. (If the lost or stolen card(s) is reported to the 800 number, you must still notify us the next working day at (707) 445-8801 or (800) 974-9727).

**UNAUTHORIZED USE:** You may be liable for the unauthorized use of your card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or possible unauthorized use in writing at: Coast Central Credit Union, 2650 Harrison Avenue, Eureka, California 95501 or by telephone at the numbers listed above.

**USING THE CARD:** To make a purchase or obtain an advance, there are two alternative procedures to be followed. One is for you to present the card or card number to a participating VISA plan merchant, to us or to another financial institution, and sign or authorize a sales or cash advance draft. The order is to complete the transaction by using your Personal Identification Number (PIN) in conjunction with the card in an Automated Teller Machine (ATM) or other type of electronic terminal that provides access to the VISA system.

Your VISA card and/or account may not be used for any illegal activity or transaction. Further, you may not utilize your VISA card and/or account for the purchase of any goods or services on the Internet that involves gambling of any sort. Such transactions include, but may not be limited to, a quasi-cash or online gambling transaction, any electronic commerce transaction conducted over an open network, and any betting transaction including the purchase of lottery tickets or casino gaming chips or off-track betting or wagering. However, in the event that a charge or transaction described in this paragraph is approved and processed, you will still be responsible for such charges.

**ELECTRONIC FUNDS TRANSFERS:** In the event a use of your card, or the account number of the card, constitutes an Electronic Funds Transfer, the terms and conditions of your Electronic Funds Transfer Agreement and Disclosure with us shall govern such transactions to the extent the Electronic Fund Transfer Agreement and Disclosure expands or amends this Agreement.

**MERCHANT DISPUTES:** In order for a transaction to be eligible for dispute, you must first attempt to resolve the issue with the merchant. Your right to dispute will depend upon their stated terms, conditions, and return policy. If goods were received, you must return them to the merchant and provide us with supporting documentation, including a tracking number and proof of insurance. You may file a dispute if no credit is received after 15 days from the return shipment date. For international purchases, if you do not or cannot return the item(s) for any reason, a dispute cannot be processed. To file a dispute call 1-866-896-4689.

We are not responsible for the refusal of any merchant or financial institution to honor your card. We are subject to claim and defenses (other than tort claims) arising out of goods or services you purchase with the card only if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant, and (a) your purchase was made in response to an advertisement we sent or participated in sending you, or (b) your purchase cost more than \$50.00 and was made from a merchant in your state or within 100 miles of your current mailing address. Any other dispute must be resolved directly with the merchant.

**FOREIGN TRANSACTIONS:** Purchases and Advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars. The conversion rate to dollars, in accordance with VISA operating regulations for international transactions, will be at 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 itself receives, or the government-mandated rate in effect for the applicable central processing date. For each instance, any third-party currency conversion fees will be added.

**EXCHANGE RATES:** VISA charges us a 1% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. We will charge 1% for both transactions.. An international transaction is a transaction where the country of the merchant is located outside of the USA.

Transactions made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars, in accordance with VISA operating regulations for international transactions, will be: (1) 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 itself receives, or (2) the government-mandated rate in effect for the applicable central processing date.

**PAYMENTS MARKED "PAID IN FULL":** We may accept checks, money orders, or other types of payment marked "Payment In Full" or use other language to indicate full satisfaction of any indebtedness, without being bound by such language or waiving any rights under this Agreement. We shall accept full satisfaction of indebtedness only in a written agreement, signed by an authorized representative of Coast Central Credit Union.

**RETURNS AND ADJUSTMENTS:** Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by sending you a credit slip which we will post to your Account. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances, or if it is \$1.00 or more, refund it upon your written request or automatically after six (6) months.

**SIGNATURES AND RECEIPTS:** Some merchants are not required to provide a receipt for purchases under \$25.00 unless the cardholder requests one, and may not require a signature for these amounts. If you do not receive a receipt for one of these purchases, you should request one from the merchant.

**DELAY IN ENFORCEMENT:** We can delay enforcing any of our rights under this Agreement without losing them.

**ADDENDUM "A" TO  
VISA VARIABLE AND FIXED RATE PLATINUM CARDS  
AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

The Coast Central Credit Union VISA Variable and Fixed Rate Classic and Platinum Card Agreement and Federal Truth-In-Lending Disclosure Statement are incorporated herein as set forth in full. The rates and terms are set forth below.

**The following applies only to VISA Variable Rate Platinum Card Accounts:**

The Initial Rate used in calculating the monthly INTEREST CHARGE is the Monthly Periodic Rate of 0.725% (corresponding initial ANNUAL PERCENTAGE RATE OF **8.700%**). There is no minimum ANNUAL PERCENTAGE RATE during the term of this agreement. The index as of the date of the agreement is 5.50%.

**The following applies only to VISA Fixed Rate Platinum Card Accounts:**

The Monthly Periodic Rate for your account is 1.163% (corresponding ANNUAL PERCENTAGE RATE OF **13.95%**). Please note that there are no fees on balance transfers. There is a fee for cash advances of 2% or \$10, whichever is greater. Please see reverse for Addendum "A" to Visa Variable and Fixed Rate Classic Cards.

Visa Rate Effective 03/11/19

**ADDENDUM "A" TO  
VISA VARIABLE AND FIXED RATE CLASSIC CARDS  
AND FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

The Coast Central Credit Union VISA Variable and Fixed Rate Classic and Gold Card Agreement and Federal Truth-In-Lending Disclosure Statement are incorporated herein as set forth in full. The rates and terms are set forth below.

**The following applies only to VISA Variable Rate Classic Card Accounts:**

The Initial Rate used in calculating the monthly INTEREST CHARGE is the Monthly Periodic Rate of 0.808% (corresponding initial ANNUAL PERCENTAGE RATE OF **9.700%**). There is no minimum ANNUAL PERCENTAGE RATE during the term of this agreement. The index as of the date of the agreement is 5.50%.

**The following applies only to VISA Fixed Rate Classic Card Accounts:**

The Monthly Periodic Rate for your account is 1.246% (corresponding ANNUAL PERCENTAGE RATE OF **14.95%**). Please note that there are no fees on balance transfers. There is a fee for cash advances of 2% or \$10, whichever is greater. Please see reverse for Addendum "A" to Visa Variable and Fixed Rate Platinum Cards.

Visa Rate Effective 03/16/19