CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement and Disclosure. By signing the Application and Your Credit Card, by using Your Account or by authorizing another to use Your Account, You agree to accept its terms.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure—Federal Truth-in-Lending Act" which is delivered to You and relates to this Agreement is an integrated part of this Agreement and Disclosure.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update personal information or other financial information related to You, at Our request. You also agree that We may store and make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may make information about the status and payment history of Your Account available to other lenders and prospective employers or insurers, or a state or federal licensing agency having any apparent employer or insurance need for such information.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Missouri including Section 406.145 RSMO except where the courts of the State have determined such laws are inconsistent with federal law.

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE. THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT YOUR RIGHTS UNDER THE FAIR CREDIT BILLING ACT.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If You think that Your statement is wrong, or if You need more information about a transaction on Your statement, write Us on a separate sheet, at the address shown on Your periodic statement. Write 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 appeared. You can telephone Us, but do so will not preserve Your rights.

In Your letter, give Us the following information:
- Your Name and Account number.
- 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, We can stop the payment on any amount You think is wrong. To stop the payment, Your letter must reach Us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES. AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge Your letter within 30 days, unless We have corrected the error before then. Within 90 days, We must either correct the error or explain why We believe the statement was correct.

After We receive Your letter, We cannot by to collect any amount You question, or report You as delinquent. We can continue to bill You for the amount You question, including Finance Charges, and We can apply any unpaid amount against Your Credit Limit. You do not have to pay any questioned amount while We are investigating, but You are still obligated to pay the parts of Your statement that are not in question.

If We find that We made a mistake on Your statement, You will not have to pay any Finance Charges related to that questioned amount. If We didn't make a mistake, You may have to pay Finance Charges, and You will have to make up any missed payments on the questioned amount. In either case, We will send You a statement of the amount You owe and the date that it is due. If You fail to make the payment that We think You owe Us, We may report You as delinquent. However, If Our explanation does not satisfy You and You write to Us within 10 days telling Us that You still refuse to pay, We must tell anyone We reported You to that the dispute is still going on, and We must tell You the name of anyone We reported You to. We must tell anyone We reported You to that the matter has been settled between Us when it truly is.

If We don't follow these rules, We can't collect the first $50 of the questioned amount, even if Your bill was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If You have a problem with the quality of property or services that You purchased with a Credit Card, and You have tried in good faith to resolve 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:

(a) You must have made the purchase in Your home state, or, if You went outside State, within 100 miles of Your current mailing address; and
(b) The purchase price must have been more than $50.

These limitations do not apply if We own or operate the merchant, or if We mailed You the advertisement for the property or services.

FEATURING VISA Classic Program.
In this Agreement, the reference to "We," "Us," "Our" and "Employees' Credit Union" shall mean Employees' Credit Union and its subsidiaries, and to "You," "Your" or "Yours" shall mean each person who accepts this Agreement or uses any VISA Credit Card issued hereunder. The terms "Card" and "Credit Card" are used interchangeably, and shall refer to the "Credit Card Approval" that each person who accepts this Agreement or uses any VISA Credit Card issued hereunder.

Interest on purchases, cash advances, balance transfers and convenience checks. Get to each average daily balance subject to a Finance Charge by the end of the billing cycle for which the average daily balances are calculated.

Interest on purchases, cash advances, balance transfers and convenience checks.

FINANCE CHARGES. In the case of any transactions under Your VISA Card, Premium Platinum VISA or Student VISA Account, (a) a finance charge FINANCE CHARGE of $0.50 for each Dunning Notice that We send; (b) a FINANCE CHARGE of $5 for each returned Convenience Check, and (c) a FINANCE CHARGE of $0.50 for each cash or credit balance or when a Finance Charge is Imposed. We will notify You of Your specific Credit Limit(s) for transactions made using Your Card. If this is a joint account, read singular pronouns in the plural.

You agree not to use Your Card for illegal transactions and/or wagering where such practices are in violation of this provision.

We will issue, upon Your request, separate Personal Identification Numbers (PINs) for use with participating Automated Teller Machines (ATM). These PINs are confidential and should not be disclosed to anyone. You agree not to use Your Card for illegal transactions including, but not limited to, gambling, wagering, gaming or wagering.

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We will surrender Your Card and to discontinue Its use immediately upon Our request.

USE OF YOUR CARD. You may make purchases by presenting Your Card to a merchant in return for merchandise or services. You may also have access to Your Account by using Your PIN to make a cash advance or to withdraw cash from an ATM or other type of electronic terminal that honors Your Card to Us; another financial institution; by authorizing a cash advance draft; or by using Your PIN in conjunction with the Card in an ATM or similar electronic terminal. You agree not to use Your Card for illegal transactions including, but not limited to, gambling, wagering, gaming or wagering.

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If You are in default, We may, at Our discretion, cancel Your rights under this Agreement, declare the entire balance of all amounts owed under this Agreement to be due immediately, and require immediate payment in full of the entire balance of all amounts owed under this Agreement. If You are in default, We may, at Our discretion, cancel Your rights under this Agreement, declare the entire balance of all amounts owed under this Agreement to be due immediately, and require immediate payment in full of the entire balance of all amounts owed under this Agreement. If You are in default, We may, at Our discretion, cancel Your rights under this Agreement, declare the entire balance of all amounts owed under this Agreement to be due immediately, and require immediate payment in full of the entire balance of all amounts owed under this Agreement.

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