

**CREDIT INSURANCE.** Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to the outstanding balance. If You elect to do so, You will be given the necessary disclosures and documents separately. Any credit insurance premiums will be charged to Your Account as a purchase.

**ENFORCEMENT.** We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments, or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

**UNAUTHORIZED USE.** You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us orally and in writing at the address or telephone number shown in this Agreement, of the loss, theft, or possible unauthorized use. In any case, Your liability will not exceed \$50.

**NOTIFICATION OF ADDRESS CHANGE.** You will notify Us promptly if You move or otherwise have a change of address.

**CHANGE IN TERMS.** We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

**REFUSAL TO HONOR CARDS OR CONVENIENCE CHECKS.** We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Convenience Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Convenience Checks.

**LOST OR STOLEN CARDS AND/OR CONVENIENCE CHECKS.** To report a lost or stolen Card or Convenience Check, You will immediately call Us at (800) 325-9905 or (800) 556-5678 after hours, on weekends or holidays.

**FOREIGN TRANSACTIONS.** For transactions initiated in foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA and/or MasterCard, as is applicable, from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA or MasterCard itself receives; or (b) the government-mandated rate in effect for the applicable central processing date.

For transactions occurring in foreign countries or foreign currencies, You will be charged 1.00% calculated on the final settlement amount.

**EFFECT OF AGREEMENT.** Even though the sales, cash advance, credit or other slips You may sign or receive when using the Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

**CONSENT TO AGREEMENT.** You acknowledge receipt of a copy of this Agreement and Disclosure. By signing the Application and Your Credit Card, by using the Card, by using our 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, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

**TERMINATION.** Subject to applicable law, either You or We may cancel Your Account at any time whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of this Agreement.

**GOVERNING LAW.** This Agreement is controlled and governed by the laws of the State of Missouri including Section 408.145 RSMO except to the extent that such laws are inconsistent with controlling federal law.

**YOUR BILLING RIGHTS  
SEEK 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**

If You think 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 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, 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, You can stop the payment on any amount You think is wrong. To stop the payment, Your letter must reach Us three business days before the automatic payment is scheduled to occur.

**YOUR RIGHTS AND OUR RESPONSIBILITIES  
AFTER WE RECEIVE YOUR WRITTEN NOTICE.**

We must acknowledge Your letter within 30 days, unless We have corrected the error by then. Within 90 days, We must either correct the error or explain why We believe the statement was correct.

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

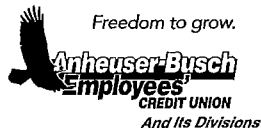
If We find that We made a mistake on Your statement, You will not have to pay any Finance Charges related to any questioned amount. If We didn't make a mistake, You may have to pay Finance Charges, and You will have to make up any missed payments on the questioned amount. In either case, We will send You a statement of the amount You owe and the date that it is due. If You fail to pay the amount that We think You owe 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 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 reported You to that the matter has been settled between Us when it finally is.

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

**SPECIAL RULE FOR CREDIT CARD PURCHASES.** If You have a problem with the quality of property or services that You purchased with a Credit Card, and You have tried in good faith to correct the problem with the merchant, You may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in Your home state, or if not within Your home state, within 100 miles of Your current mailing address; and
- The purchase price must have been more than \$50.

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



1001 Lynch Street • St. Louis, MO 63118  
(314) 771-7700 • (800) 325-9905

**Credit Card**

**Agreement and**

**Disclosure**

**FEATURING**

**VISA Classic**

**Student VISA**

**Premium Platinum VISA**

*Freedom to grow.*



**THIS IS YOUR CREDIT CARD AGREEMENT AND DISCLOSURE CONTAINING NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA CLASSIC, PREMIUM PLATINUM VISA AND STUDENT VISA CREDIT CARDS. PLEASE BE SURE TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.**

**CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT**

In this Agreement, the reference to "We," "Us," "Our" and "Credit Union" mean the ANHEUSER-BUSCH EMPLOYEES' CREDIT UNION And its Divisions, operated by Anheuser-Busch Employees' Credit Union. The words "You" and "Your" mean each person who accepts this Agreement or uses any VISA Classic, Premium Platinum VISA or Student VISA Credit Cards. "Account" means the VISA Classic, Premium Platinum VISA or Student VISA Credit Card Account established for You. The words "Credit Card" or "Card" mean any VISA Classic, Premium Platinum VISA and Student VISA Credit Cards issued to You and any duplicates and renewals. Convenience Checks mean the special Account access devices that We may provide for Your use from time to time. If this is a joint account, read singular pronouns in the plural.

You understand the following terms constitute the Agreement:

**PROMISE TO PAY.** Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, charge slips, Credit Cards, Convenience Checks, PC-CUing online access and the like. Regardless of the access means, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

**JOINT ACCOUNTS.** Each Cardholder will be responsible, jointly and severally, for the repayment of amounts owed. You understand that any Card which is requested and approved, will be mailed only to the primary Cardholder at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

**OWNERSHIP.** Your Card remains Our property and may be cancelled by Us at any time without notice. You agree to surrender Your Card and to discontinue its use immediately upon Our request.

**USE OF YOUR CARD.** You may make purchases by presenting the Card to a participating plan merchant or by authorizing a sales draft. You may obtain cash advances by presenting the 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 other type of electronic terminal that honors Your Card. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purposes of gambling and/or wagering where such practices are in violation of applicable State and/or federal law.

**ISSUANCE OF PERSONAL IDENTIFICATION NUMBER.** 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 may use Your PINs to access Your Account and all sums advanced will be added to Your balance. In the event a user of Your PINs constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights. Your use of these PINs is Your authorization to Us to charge Your Account to cover such transactions.

**CREDIT LIMITS.** If Your application for an Account is approved, You will be notified of Your specific Credit Limit(s) for transactions made under Your Account. Unless You are in default, any Credit Limit established for You will be self-replenishing as You make payments on Your Account. You will keep Your unpaid balance within any Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advance which caused You to exceed any Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

**FINANCE CHARGES.** In the case of any transactions under Your VISA Classic, Premium Platinum VISA or Student VISA Account, the balances subject to the periodic Finance Charge are the separate average daily transactions balances outstanding during the month (new and previous) for purchases, cash advances, balance transfers and convenience checks. To get each average daily balance, We take the beginning balance for purchases, cash advances, balance transfers and convenience checks each day, add any new transactions for purchases, cash advances, balance transfers, convenience checks (insurance premiums, debit adjustments or other charges, as applicable), and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance(s) for purchases, cash advances, balance transfers and convenience checks. Then, We add up the separate daily balances for purchases, cash advances, balance transfers and convenience checks for the billing cycle and divide them by the number of days in the billing cycle to arrive at the separate average daily transactions balances for purchases, cash advances, balance transfers and convenience checks. The Finance Charge for a billing cycle is computed by multiplying each average daily balance subject to a Finance Charge by the applicable Daily Periodic Rate times the number of days in the billing cycle, and the sum is the amount of the Finance Charge owed for the billing cycle being accounted for.

You can avoid Finance Charges on purchases, balance transfers and convenience checks by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. Otherwise, the new balance of purchases, balance transfers and convenience checks, and subsequent purchases, balance transfers and convenience checks from the date they are posted to Your Account, will be subject to a Finance Charge. Cash advances are always subject to a Finance Charge from the date of the transaction and are not subject to the 25-day grace period described above.

The minimum FINANCE CHARGE that You will be required to pay in any billing cycle that a Finance Charge is due is \$0.50.

For Your Daily Periodic Rate (and corresponding Annual Percentage Rate) for VISA Classic, Premium Platinum VISA and Student VISA refer to the "Credit Card Approval" that We have provided in conjunction with this Agreement, which You agree is part of this Agreement.

**MINIMUM MONTHLY PAYMENT.** Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay or make larger payments at any time without penalty. You will only be charged periodic Finance Charges to the date You repay Your entire balance. Any partial payment or prepayment will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. Payments will be applied first to previously billed and unpaid finance charges on purchases; then to previously billed and unpaid finance charges on cash advances; then to cash advances; then to previously billed purchases; and then to new purchases, whether or not billed on the monthly statement. If two or more purchases were posted on the same day, Your payment will be applied to the smallest first. Any unpaid portion of the Finance or Late Charge will be paid by subsequent payments. You understand that any delay in the repayment of Your unpaid balance will increase the amount You will pay in Finance Charges and any acceleration in the reduction of Your unpaid balance will decrease the amount You will pay in Finance Charges.

Your Minimum Monthly Payment will be 3.00% of Your balance at the end of each billing cycle plus other applicable charges, any past due Minimum Monthly Payments and any amount that exceeds Your Credit Limit, subject to the lesser of \$10 or Your balance.

**LATE PAYMENT ANNUAL PERCENTAGE RATE.** If Your VISA Account is ever past due for two consecutive billing cycles, the Daily Periodic Rate applicable to Your balances for purchases, cash advances, balance transfers and convenience checks existing at that time and in the future will each immediately increase by 0.010959% (corresponding ANNUAL PERCENTAGE RATE 4.00%). Your Annual Percentage Rate will revert to the Rate that would have been in effect if no increase had taken place upon Our receipt of all past due amounts plus six consecutive Minimum Monthly Payments immediately following receipt of such past due amounts.

**LATE CHARGES.** If Your payment is five or more days late, You will be charged 5.00% of the payment due, subject to a minimum of \$5 and a maximum of \$15.

**OTHER FEES AND CHARGES.** You will be charged the following fees and charges associated with Your Account: (a) \$15 for any billing cycle during which You exceed Your credit limit by 5.00% or more; (b) a cash advance fee FINANCE CHARGE of \$2 for each cash or quasi-cash transaction such as teller and ATM cash advances, wire transfer, the purchase of money orders, betting or lottery tickets and other cash-like transactions; (c) a handling fee of not more than \$15 plus any charges assessed by an institution for processing a refused instrument used for payment on Your Account.

**ANNUAL FEE.** VISA Classic CU Rewards program members will be charged a non-refundable annual fee of \$25 for Your participation in the CU Rewards program. This fee is required each year in order to continue Your participation in the CU Rewards program.

**PERIODIC STATEMENT.** On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each billing cycle in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is

uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-in-Lending Act.

**OUR RESPONSIBILITIES TO HONOR CONVENIENCE CHECKS.** We are under no obligation to honor Your Convenience Checks if: (1) by paying a Convenience Check, You would exceed Your Credit Limit; (2) Your Cards or Convenience Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired. If a postdated Convenience Check is paid and, as a result, any other Convenience Check is returned unpaid, We are not responsible for any resulting loss.

**TRANSACTION SLIPS.** Your periodic statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips will not be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify Your monthly statement.

**CREDITS.** If a merchant who honors Your Card gives you credit for returns or adjustments, the merchant will do so by sending Us a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is \$1.00 or more, refund it on Your written request or automatically deposit it to Your Share Account after six months.

**DEFAULT.** You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) Judgment or tax lien should be filed against You or an attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

If You are in default, We may, to the extent permitted by law, cancel Your rights under this Agreement, declare the entire unpaid balance of every Feature Category of Your Account immediately due and payable and require the return of all access devices. If immediate payment is demanded, You will continue to pay interest at the applicable interest rates in effect under Your Account until what You owe has been repaid.

**COLLECTION COSTS.** To the extent permitted by law, You will reimburse Us for ALL of Our costs and expenses, including reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement or for the recovery of any collateral.

In the event Your Account is referred for collection to an attorney who is not our salaried employee and suit is brought, You will also be required to pay attorney fees not to exceed 15% of the amount due and payable under this Agreement, together with any court costs assessed.