



**Unison**<sup>®</sup>  
Credit Union

## **Your Credit Card Disclosure**

Visa<sup>®</sup> Platinum  
Visa<sup>®</sup> Platinum with Rewards

# VISA® PLATINUM CREDIT CARD AGREEMENT

The purpose of this agreement is to establish the terms and conditions of a line of credit. In this agreement the words "you" or "your" mean each person who applies for the VISA® Platinum Credit Card, or who signs this agreement, or who uses the credit card. As used herein, the word "Card" means your VISA® Platinum Credit Card and any duplicates. The word "Account" means your VISA® Platinum Credit Card revolving credit account. "Issuer" means Unison Credit Union.

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

1. A FINANCE CHARGE (interest) charged on outstanding balances will be at the rate of 0.83% per month which is the same as an ANNUAL PERCENTAGE RATE OF 9.99%. You can avoid finance charges on purchases by paying the full amount of the new balance each month by the due date, which will be at least 25 days after the statement closing date; otherwise, the FINANCE CHARGE on purchases as set forth herein commences with the posting date of each credit purchase. You will always pay a FINANCE CHARGE on cash advances commencing on posting date of the cash advance. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balances, which are determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance (the outstanding balance in the Account at the beginning of the billing cycle) any credit purchase or cash advance as of the date it is posted to your account, and subtracting all payments as received and credits as posted through that date, but excluding any unpaid finance charge. Subject to applicable Federal and state requirements, an ANNUAL PERCENTAGE RATE is subject to change upon prior written notice. To the extent permitted by law, notice of changes in the Annual Percentage Rate shall apply to existing Account balances as well as future transactions.
2. Each month you will pay the line of credit either in full, or with an installment in an amount not less than the stated required minimum payment, except that if the total outstanding balance of your account is \$20.00 or less, you must pay the full amount due. The required minimum monthly payment shall be the greater of (i) \$10.00 or (ii) 4% of that portion of the outstanding balance which does not exceed your credit limit, plus the entire portion of the outstanding balance in excess of your credit limit plus any amount past due.
3. If you report your Card as lost or stolen more than once in a three-year period, your Account will be assessed the appropriate posting charge, which is used to prevent unauthorized use of such lost or stolen Card. In order to limit your personal liability, you must notify Issuer immediately upon discovery of such loss.
4. If you have other loans from Issuer, or take out other loans with Issuer in the future, collateral securing those loans will also secure your obligations under this agreement. However, no dwelling will secure your obligations under this agreement even if Issuer has or later acquires a mortgage on the dwelling.

## TERMS AND CONDITIONS

In addition to the foregoing, you and Issuer agree:

1. You may purchase goods and services ("Credit Purchases") by means of the Card from any retail business establishment ("Seller") who honors the Card, upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number embossed on the Card. Additionally, cash advances ("Loans") may be obtained through use of the Card (a) upon execution of a written request in a form furnished to any financial institution that is a member, alone or in association with others, of VISA® International, Inc., and (b) upon execution of a written separate agreement with Issuer for a VISA® Platinum overdraft financing agreement, if offered by Issuer.
2. You shall be liable, and agree to pay Issuer for, Credit Purchases made by, or for Loans extended to you or anyone else using the Card unless the use of the Card is by a person other than you: (a) who does not have actual, implied or apparent authority for such use, and (b) you receive no benefit from such use. Additionally, you shall be jointly and severally liable, and agree to pay for, all Credit Purchases and Loans obtained through the use of the Card issued to another person by reason of such person's being a member of your family or otherwise issued upon your request (all such Cards bearing the same Card account number hereinafter collectively called "Related Cards").
3. The Card and any Related Cards are the property of Issuer, are not transferable, and must be surrendered upon Issuer's demand. The Card and any Related Cards can be cancelled and repossessed by Issuer, or its designee, and the privileges to use the Cards, and any Related Cards, can be revoked, at any time without prior notice.
4. You shall not use the Card, or permit the use of any Related Cards, to obtain Credit Purchases or Loans which will increase your indebtedness to Issuer to an amount in excess of the limit established by the Issuer.
5. All Credit Purchases and Loans are effected at the option of the Seller or financial institution, as the case may be; Issuer shall not be responsible for any Seller or financial institution's refusal to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on your account statement.
6. Issuer will send you a monthly statement reflecting for the prior monthly period all Card and Related Card transactions. The statement shall be deemed correct and accepted by you, and all holders of Related Cards, unless Issuer is notified to the contrary in writing within 60 days of mailing of the statement.
7. A Finance Charge on Loans and Credit Purchases will be charged in accordance with the balance computation method referred to in the Disclosures above. The Annual Percentage Rate shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current Annual Percentage Rate is set forth in the Disclosures above.
8. You will be in default if you fail to make the minimum payment when due on two occasions during any 12 month period. You will also be in default if you fail to observe any other covenant of this agreement, you or your spouse dies, change marital status, change marital domicile, or become insolvent or a subject of a bankruptcy or other insolvency proceeding, if such failure, act or occurrence materially impairs your ability to pay the amounts due under this agreement. Issuer has the right to demand immediate payment of your full account balance if you do not cure your default within 15 days after Issuer sends you a written notice of default and right to cure. Such notice and right to cure does not exist if the default is your third within 12 months and you were notified of the prior two defaults.

9. Subject to any applicable right to reject, Issuer may from time to time amend the terms of this agreement by written notice of such changes mailed to your last known address not less than 90 days prior to the effective date of such change.
10. Except to the extent that Federal Law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card, and any Related Cards, shall be governed by the laws of the state in which the principal office of Issuer is located.
11. To the extent not prohibited by law, Issuer may charge you \$10 per copy (plus any applicable sales tax) for copies of documents you request.
12. Your liability for charges made by any person who does not have actual, implied, or apparent authority to use the Card, or any Related Card, and for which you receive no benefit, may not exceed the lesser of \$50 or the actual amount of the money, property, labor, or services obtained by such unauthorized use prior to your notifying Issuer of the loss, theft, or possible unauthorized use. Such notification may be given in person, by telephone, or in writing, and shall be considered given at the time it is received or, whether or not received, at the expiration of the time ordinarily required for transmission, whichever is earlier. Notification in person may be made at Issuer's offices at 1616 Crooks Avenue, Kaukauna, Wisconsin, or at any other of Issuer's places of business; notification in writing shall be directed to Issuer at PO Box 260, Kaukauna WI 54130; notification by telephone shall be made to (920) 766-6000. You shall have no liability for charges made through such unauthorized use after such notification. However, if ten or more Cards are issued for use by your employees, the foregoing limitation of liability shall not apply.
13. If you now have or in the future incur other obligations to Issuer, whether under other loan agreements or otherwise, collateral securing those obligations will also secure your obligations under this agreement, except that your primary dwelling will not secure your obligations under this agreement even if the Issuer has or later acquires a mortgage on the dwelling.
14. There is no annual fee imposed under this agreement. However, Issuer may impose an annual fee pursuant to its right to amend this agreement from time to time as provided herein.
15. International Transactions: You will be billed in U.S. dollars for any cash advances and/or purchases made in foreign currencies and in foreign countries. Operating regulations for international transactions established by VISA® International will govern the conversion rate to dollars. VISA® charges a 0.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.
16. Issuer may charge you a fee of \$10.00 if any item tendered for payment under this agreement is returned or dishonored for any reason.
17. Issuer may charge you a fee of \$5.00 for each lost Card or Related Card.
18. Issuer may charge you a fee of \$16.50 for each expedited Card.
19. Issuer may charge you a fee in the amount of 3% of amount of each Loan obtained pursuant to this agreement, provided that such fee shall not be less than \$3 nor more than \$10.00.
20. Issuer may charge you a fee of \$10 for each payment required under this agreement that is not received by its due date.
21. You shall not use the Card, nor permit the use of any Related Card, for any transaction that is illegal under applicable Federal, State or local law, rule, or regulation.

## **YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act

### **What To Do If You Think You've Found A Mistake On Your Statement**

If you think there is an error on your statement, write to us on a separate sheet of paper at: Unison Credit Union, P.O. Box 260, Kaukauna WI, 54130-0260. For account inquiries, call: 920-766-6000.

In your letter, include the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

### **Your Rights and Our Responsibilities After We Receive Written Notice**

- When we receive your written notice, we must do two things: Within 30 days of receiving your written notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
- Within 90 days of receiving your written notice, we must either correct the error or explain to you why we believe the bill is correct.

After we receive your written notice and while we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

If we made a mistake on your bill, you will not have to pay the amount in question or any Finance Charges or other fees related to that amount.

If we do not believe there was a mistake on your bill, you will have to pay the amount in question, along with applicable Finance Charges and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow these rules, you do not have to pay the first \$50 of the questioned amount, even if your bill was correct.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Unison Credit Union, P.O. Box 260, Kaukauna WI, 54130-0260.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will contact you with our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

# VISA® PLATINUM WITH REWARDS CREDIT CARD AGREEMENT

The purpose of this agreement is to establish the terms and conditions of a line of credit. In this agreement the words "you" or "your" mean each person who applies for the VISA® Platinum Credit Card, or who signs this agreement, or who uses the credit card. As used herein, the word "Card" means your VISA® Platinum Credit Card and any duplicates. The word "Account" means your VISA® Platinum Credit Card revolving credit account. "Issuer" means Unison Credit Union.

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

1. A FINANCE CHARGE (interest) charged on outstanding balance will be at the rate of 1.08% per month which is the same as an ANNUAL PERCENTAGE RATE OF 12.99%. You can avoid finance charges on purchases by paying the full amount of the new balance each month by the due date, which will be at least 25 days after the statement closing date; otherwise, the FINANCE CHARGE on purchases as set forth herein commences with the posting date of each credit purchase. You will always pay a FINANCE CHARGE on cash advances commencing on posting date of the cash advance. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balances, which are determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance (the outstanding balance in the Account at the beginning of the billing cycle) any credit purchase or cash advance as of the date it is posted to your account, and subtracting all payments as received and credits as posted through that date, but excluding any unpaid finance charge. Subject to applicable Federal and state requirements, an ANNUAL PERCENTAGE RATE is subject to change upon prior written notice. To the extent permitted by law, notice of changes in the Annual Percentage Rate shall apply to existing Account balances as well as future transactions.
2. Each month you will pay the line of credit either in full, or with an installment in an amount not less than the stated required minimum payment, except that if the total outstanding balance of your account is \$20.00 or less, you must pay the full amount due. The required minimum monthly payment shall be the greater of (i) \$10.00 or (ii) 4% of that portion of the outstanding balance which does not exceed your credit limit, plus the entire portion of the outstanding balance in excess of your credit limit plus any amount past due.
3. If you report your Card as lost or stolen more than once in a three-year period, your Account will be assessed the appropriate posting charge, which is used to prevent unauthorized use of such lost or stolen Card. In order to limit your personal liability, you must notify Issuer immediately upon discovery of such loss.
4. If you have other loans from Issuer, or take out other loans with Issuer in the future, collateral securing those loans will also secure your obligations under this agreement. However, no dwelling will secure your obligations under this agreement even if Issuer has or later acquires a mortgage on the dwelling.

## TERMS AND CONDITIONS

In addition to the foregoing, you and Issuer agree:

1. You may purchase goods and services ("Credit Purchases") by means of the Card from any retail business establishment ("Seller") who honors the Card, upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number embossed on the Card. Additionally, cash advances ("Loans") may be obtained through use of the Card (a) upon execution of a written request in a form furnished to any financial institution that is a member, alone or in association with others, of VISA® International, Inc., and (b) upon execution of a written separate agreement with Issuer for a VISA® Platinum overdraft financing agreement, if offered by Issuer.
2. You shall be liable, and agree to pay Issuer for, Credit Purchases made by, or for Loans extended to you or anyone else using the Card unless the use of the Card is by a person other than you: (a) who does not have actual, implied or apparent authority for such use, and (b) you receive no benefit from such use. Additionally, you shall be jointly and severally liable, and agree to pay for, all Credit Purchases and Loans obtained through the use of the Card issued to another person by reason of such person's being a member of your family or otherwise issued upon your request (all such Cards bearing the same Card account number hereinafter collectively called "Related Cards").
3. The Card and any Related Cards are the property of Issuer, are not transferable, and must be surrendered upon Issuer's demand. The Card and any Related Cards can be cancelled and repossessed by Issuer, or its designee, and the privileges to use the Cards, and any Related Cards, can be revoked, at any time without prior notice.
4. You shall not use the Card, or permit the use of any Related Cards, to obtain Credit Purchases or Loans which will increase your indebtedness to Issuer to an amount in excess of the limit established by the Issuer.
5. All Credit Purchases and Loans are effected at the option of the Seller or financial institution, as the case may be; Issuer shall not be responsible for any Seller or financial institution's refusal to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on your account statement.
6. Issuer will send you a monthly statement reflecting for the prior monthly period all Card and Related Card transactions. The statement shall be deemed correct and accepted by you, and all holders of Related Cards, unless Issuer is notified to the contrary in writing within 60 days of mailing of the statement.
7. A Finance Charge on Loans and Credit Purchases will be charged in accordance with the balance computation method referred to in the Disclosures above. The Annual Percentage Rate shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current Annual Percentage Rate is set forth in the Disclosures above.
8. You will be in default if you fail to make the minimum payment when due on two occasions during any 12 month period. You will also be in default if you fail to observe any other covenant of this agreement, you or your spouse dies, change marital status, change marital domicile, or become insolvent or a subject of a bankruptcy or other insolvency proceeding, if such failure, act or occurrence materially impairs your ability to pay the amounts due under this agreement. Issuer has the right to demand immediate payment of your full account balance if you do not cure your default within 15 days after Issuer sends you a written notice of default and right to cure. Such notice and right to cure does not exist if the default is your third within 12 months and you were notified of the prior two defaults.

9. Subject to any applicable right to reject, Issuer may from time to time amend the terms of this agreement by written notice of such changes mailed to your last known address not less than 90 days prior to the effective date of such change.
10. Except to the extent that Federal Law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card, and any Related Cards, shall be governed by the laws of the state in which the principal office of Issuer is located.
11. To the extent not prohibited by law, Issuer may charge you \$10 per copy (plus any applicable sales tax) for copies of documents you request.
12. Your liability for charges made by any person who does not have actual, implied, or apparent authority to use the Card, or any Related Card, and for which you receive no benefit, may not exceed the lesser of \$50 or the actual amount of the money, property, labor, or services obtained by such unauthorized use prior to your notifying Issuer of the loss, theft, or possible unauthorized use. Such notification may be given in person, by telephone, or in writing, and shall be considered given at the time it is received or, whether or not received, at the expiration of the time ordinarily required for transmission, whichever is earlier. Notification in person may be made at Issuer's offices at 1616 Crooks Avenue, Kaukauna, Wisconsin, or at any other of Issuer's places of business; notification in writing shall be directed to Issuer at PO Box 260, Kaukauna WI 54130; notification by telephone shall be made to (920) 766-6000. You shall have no liability for charges made through such unauthorized use after such notification. However, if ten or more Cards are issued for use by your employees, the foregoing limitation of liability shall not apply.
13. If you now have or in the future incur other obligations to Issuer, whether under other loan agreements or otherwise, collateral securing those obligations will also secure your obligations under this agreement, except that your primary dwelling will not secure your obligations under this agreement even if the Issuer has or later acquires a mortgage on the dwelling.
14. There is no annual fee imposed under this agreement. However, Issuer may impose an annual fee pursuant to its right to amend this agreement from time to time as provided herein.
15. International Transactions: You will be billed in U.S. dollars for any cash advances and/or purchases made in foreign currencies and in foreign countries. Operating regulations for international transactions established by VISA® International will govern the conversion rate to dollars. VISA® charges a 0.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.
16. Issuer may charge you a fee of \$10.00 if any item tendered for payment under this agreement is returned or dishonored for any reason.
17. Issuer may charge you a fee of \$5.00 for each lost Card or Related Card.
18. Issuer may charge you a fee of \$16.50 for each expedited Card.
19. Issuer may charge you a fee in the amount of 3% of amount of each Loan obtained pursuant to this agreement, provided that such fee shall not be less than \$3 nor more than \$10.00.
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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Unison Credit Union, P.O. Box 260, Kaukauna WI, 54130-0260.

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EQUAL HOUSING  
OPPORTUNITY

Unison Credit Union is federally insured by  
the National Credit Union Administration.