HAWAII STATE FEDERAL CREDIT UNION
ALWAYS CASH SIGNATURE REWARDS CREDIT CARD, PLATINUM REWARDS CREDIT CARD AND PLATINUM SHARE-SECURED REWARDS CREDIT CARD AGREEMENT

Effective for Credit Card Accounts Opened on or after October 14th, 2023

Please refer to the Always Cash Signature Rewards Credit Card Account Disclosure, Platinum Rewards Credit Card Account Disclosure and the Platinum Share- Secured Rewards Credit Card Account Disclosure, as applicable, which is incorporated by reference.

This is an agreement between you and us, Hawaii State Federal Credit Union, covering your Always Cash Signature Rewards Card, Platinum Rewards Credit Card and Platinum Share-Secured Rewards Credit Card Account with us. In this Agreement, "we", "us," "our," and "HSFCU" refer to Hawaii State Federal Credit Union. "Account" means your Always Cash Signature Rewards Card, Platinum Rewards Credit Card or Platinum Share-Secured Rewards Credit Card Account with us. "Card" means the Credit Card issued for the Account and any duplicates, renewals or substitutions that are issued for the Card.

1. RESPONSIBILITY:

By applying for, accepting, signing, or authorizing others to use your Card, an Access Device (such as a Convenience Check), or Account, you, and all joint Account holders, are bound by this Agreement and agree to be liable for all Purchases, Cash Advances, Balance Transfers, Fees, Charges and other transactions arising from the use of your Account, Card or Access Device. You must be a member in good standing to maintain the Account.

You are responsible for all transactions, Fees and Charges made or incurred by yourself, any joint Account holder, any authorized user, and anyone else to whom you, a joint Account holder, or an authorized user allows access to the Account, Card or Access Device. This responsibility continues until the Card is recovered. You cannot disclaim this responsibility by notifying us, but if you so request we will close your Account for new Purchases, Cash Advances and Balance Transfers, and you will be required to surrender all Cards and Access Devices. Your obligation to pay the entire Account Balance continues regardless of any agreement, divorce decree or other court judgment of which we are not a party that directs someone else to pay the Account Balance.

If this is a joint Account, you agree to be bound by this Agreement and to be liable jointly and severally, even if the Account is canceled or terminated. Any one of you may cancel the Account and the termination will be effective as to all of you. Also, notice sent to any one of you will be considered notice to all of you. We may collect from or take legal action against one of you without giving up any of our rights against the others on the Account. This Agreement also is binding upon your heirs and personal representatives in probate and upon anyone to whom you assign your assets or who succeeds to them in any other way.

2. CREDIT INFORMATION:

You authorize us to verify all your credit information when opening, renewing or reviewing your Account. You also authorize us to receive and provide credit information about you, now and in the future.

3. CREDIT LIMIT:

We have established a line of credit for you. You will be advised of the credit limit applicable to your Account. Your credit limit also will appear on each of your Periodic Statements. You may increase your credit limit only by written application to us. You agree not to allow your outstanding Balance to exceed your approved credit limit. If you do exceed your credit limit, we may not honor your transactions. We do not give up any of our rights under this Agreement and we may require that you immediately pay any amount over your credit limit. We also may change your credit limit or suspend or terminate your credit privileges at any time without prior notice. However, if we change your credit limit or suspend or terminate your credit privileges, we will give you notice separately or on your next Periodic Statement.

4. CASH ADVANCES, ATMs, PINs, ACCESS DEVICES, ACCESS CODES:

You can use your Card to obtain Cash Advances at any financial institution or Automated Teller Machine (ATM) that displays the Visa logo. Cash Advances are limited to the lower of the dollar amount allowed by the financial institution or ATM network or your credit limit.

Any Personal Identification Number (PIN) or Access Code issued to you is confidential and serves as a substitute for your Cardholder signature. You should not disclose your PIN or Access Code to anyone, nor record your PIN or Access Code on your Card or Access Device, nor keep your PIN or Access Code with your Card or Access Device. You are responsible for their safekeeping. We may at any time suspend or cancel your access to ATMs and Access Devices without cause or prior notice.

If you use an ATM not owned by us, you may be charged a fee by an ATM operator or any ATM network used to complete the transfer (and you may be charged a fee for a balance inquiry) even if you do not complete a funds transfer. The fee will be debited from your Account if you elect to complete the transaction or continue with the balance inquiry.

Additional information on Access Devices such as Convenience Checks may be provided to you with the Access Device. Please call us if you have any questions regarding their use. Convenience Checks that are paid by us will not be returned to you.

5. <u>FINANCE CHARGES</u>:

a. General Information; Annual Percentage Rates (APRs).

We will not charge you interest on your Purchases if you pay your entire balance by your Payment Due Date each month and do not use your Account for Cash Advances, Balance Transfers or Convenience Checks prior to our receipt of payment. Your Payment Due Date is at least twenty-five days (25) after the close of your billing cycle.

Otherwise, the New Balance and subsequent Purchases will be subject to interest from the posting date (which is the date that our credit card service processor posts the transaction to your Account). There is no grace period for Cash Advances or Balance Transfers. We will begin charging interest on Cash Advances, and Balance Transfers on

the posting date. Convenience Checks, when available, will be treated like Balance Transfers for purposes of determining the interest charge.

We calculate interest by applying the periodic rates to the applicable Average Daily Balances of your Account, including current transactions.

Periodic rates and Annual Percentage Rates (APRs) may increase or decrease every billing cycle, and are based on an index plus a margin. The margins, initial APRs and initial periodic rates are set forth in the Account Opening Disclosure for your Account. Should you choose not to accept the margins and APRs that apply to your Account, you may cancel your application prior to using the Account.

For example, if the index is 5.00%, and if the margin applicable to your account is 8.40%, then we add the index and margin together to calculate the applicable APR:
5.00% + 8.40% = 13.40%

The index is the U.S. Prime Rate published in the Wall Street Journal. Please refer to the Account Opening Disclosure for information on how the APR will vary.

The APRs applicable for a billing cycle will be set forth in the periodic statement for that billing cycle. We will not charge an APR greater than the maximum that we are permitted to charge by law (currently 18.0%).

An increase in the APRs and the periodic rates may result in higher interest charges and higher minimum payments, while a decrease in those rates may result in lower interest charges and lower minimum payments, assuming the same principal balance and number of days in the billing cycle. We separate (i) Purchases, (ii) Cash Advances, and (iii) Balance Transfers into three categories for purposes of determining the interest charges. We figure the interest charge for Purchases on your Account by applying the periodic rate to the "Average Daily Balance" of Purchases (including current Purchases). To get the "Average Daily Balance" of Purchases, we take the beginning Purchase Balance of your Account each day, add any new Purchases, and subtract any unpaid interest or other finance charges and any payments or credits applied to your Purchase Balance. This gives us the Daily Balance for Purchases. Then, we add up all the Purchase Daily Balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance" for Purchases. We do the same for the other two categories, Cash Advances and Balance Transfers. Convenience Checks are treated as Balance Transfers for purposes of determining the interest charge.

b. Introductory, Promotional and Special APRs.

From time to time, we may offer an Introductory, Promotional or Special APRs. These Introductory, Promotional or Special APRs will be subject to the terms and conditions as outlined in the disclosures in effect during the Introductory, Promotional or Special period. Any Introductory, Promotional or Special APR that we may offer will be separately identified on your Periodic Statement as well as the Balance for which the APR applies. The separate Balance and the related interest charge will be calculated as described above. Upon expiration of the Introductory, Promotional or Special APR, the APR will be adjusted to the standard APR for the applicable category and will apply to the existing Balance upon termination of the Introductory, Promotional or Special APR.

Balance Transfers and Convenience Checks payable to any HSFCU account (e.g., loans and credit cards issued by HSFCU), any Account owner, Account joint owner, or Account Card holder, or to obtain any Cash Advance do not qualify for any Introductory, Promotional or Special APRs.

6. OTHER CHARGES:
Please see the Account Opening Disclosure and HSFCU Fee Schedule for other charges that will be added to your Account, as applicable (such as transaction fees, penalty fees, Card replacement fees, return payments fees, research fees, etc.).

7. PERIODIC STATEMENTS:
You will receive a Periodic Statement for each billing period in which your Account has any outstanding Total New Balance, Finance Charge or other activity. Your Periodic Statement will show the Minimum Payment amount and the Due Date for the payment. Your Periodic Statement also will identify the merchant, financial institution or ATM where you made a transaction. Your Periodic Statement will be your record of receipt from us for payments made to your Account. You should retain your copy of the transaction receipt provided at the time of a transaction to verify your Periodic Statement.

8. PAYMENTS:
For each billing period, you must pay at least the Minimum Payment on or before the Payment Due Date (which is at least twenty-five (25) days after your Periodic Statement closing date). Your Minimum Payment is the total of your Current Payment Due, plus any past due payments and any amount over your credit limit. You agree to pay the Minimum Payment on or before the Due Date shown on your Periodic Statement. Your Current Payment Due will be determined by the following schedule:

New Balance	Current Payment Due
Under $15	Entire Amount
$15 to $500	$15
Over $500	3% of the New Balance

You may pay more frequently and more than the Minimum Payment Due, but only payments made after the Periodic Statement Date will be credited to the Minimum Payment Due for that Periodic Statement. You also must pay the amount by which the New Balance exceeds your credit limit.

Subject to applicable law, we may apply Minimum Payments in the manner that we choose. For example, we may apply Minimum Payments due to transactions with lower APRs before transactions with higher APRs. Any payment amount above the Minimum Payment due will be applied to transactions with higher APRs before transactions with lower APRs, based on the day payment is credited, including transactions that occur after the close of the billing cycle. Among multiple transactions with the same APR, we may apply your payments to older transactions before more recent transactions.

We may accept late payments, partial payments, drafts, ShareChecks, checks and money orders marked “Payment in Full,” or words of similar effect, without losing any of our rights to collect the full Account Balance. If you in good faith tender partial payment to us as full

satisfaction of a claim that is unliquidated or subject to a bona fide dispute, you must send the partial payment to us at the address for inquires listed on your Periodic Statement, with a description of the error. See the sections in this Agreement entitled “Disputes with Merchant,” “Your Rights to Dispute Billing Errors,” and “Your Billing Rights” for more information.

9. DEFAULT:

You will be in default if you fail to make any Minimum Payment or other required payment by its Due Date. You also will be in default if we determine that your ability to repay us may be reduced for any reason, including but not limited to a change in your employment, a decrease in your income, an increase in your obligations, bankruptcy or insolvency proceedings involving you, or your death. Additionally, you will be in default if you fail to abide by this Agreement or if you make any false or misleading statements in any credit application, credit update or other communication to us. You agree to inform us if you become aware of any event or condition that may constitute a default as described in this Section 9. We have the right to demand immediate payment of your full Account Balance if you default, subject to our giving you any notice required by law. To the extent permitted by law, you also will be required to pay our collection expenses, including court costs and reasonable attorney fees.

10. SECURITY INTEREST:

For Platinum Share-Secured Rewards Credit Card Accounts, 110% of the credit line is placed on permanent hold in the Account holder’s regular share account as additional security. This amount shall be in addition to the par share balance.

Collateral securing other loans that you have with us may secure your Account, except that a dwelling will never be considered as security for your Credit Card Account, notwithstanding anything to the contrary in any other agreement with us.

If we obtain a judgment against you for anything you owe us on your Account, and neither law nor the terms of the judgment prohibits us from doing so, we may set off the judgment debt against any obligation we owe you (such as the balance in your HSFCU accounts without special tax treatment).

11. CANCELLATION:

Except where written notice is required by law, we shall not be under any obligation to make any extension of credit, we may cancel your Account, we may refuse to allow further transactions, and we may revoke your Card, Access Device, PIN or Access Code at any time.

You may cancel your Account by writing to us at Hawaii State Federal Credit Union, Card Operations, P.O. Box 3072, Honolulu, HI 96802-3072.

Each Card and Access Device shall remain the property of HSFCU and may be repossessed by us at any time, with or without notice. Upon cancellation of your Account, you will use your best effort to retrieve all Cards and Access Devices. You will immediately return all Access Devices and Cards, which you will have cut in half. You also will cancel any recurring charges.

After cancellation of your Account, you will continue to be bound to pay the Balance of the Account under the terms of this Agreement subject to section 9, and until paid, you will be

liable for all Finance Charges and other fees and charges imposed on the Account. You also are liable for the payment of any credit that is obtained after the Account is cancelled and for all other amounts owed under the Account. Cancellation will not affect any of our rights or any security interests securing the advances under this Agreement, until all obligations to us have been satisfied.

12. CARD INFORMATION UPDATES AND AUTHORIZATIONS:

If you have authorized a merchant to bill charges to your Card on a recurring basis, it is your responsibility to notify the merchant in the event your Card is replaced, your Card information (such as Card number and expiration date) changes, or the account associated with your Card is closed. However, if your Card is replaced or Card information changes, you authorize us, without obligation on our part, to provide the updated Card information to the merchant in order to permit the merchant to bill recurring charges to the Card. You authorize us to apply such recurring charges to the Card until you notify the merchant that you are revoking the merchant's authorization for the charges to your Card and the revocation is processed.

Your Card is automatically enrolled in an information updating service. Through this service, your updated Card information (such as Card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed. You are responsible for making direct payment until recurring charges resume and for assuring that the merchant has your updated Card information.

13. DISPUTES WITH MERCHANT:

We are not responsible for the refusal of any merchant or financial institution to honor your Card or Access Device. If you have a dispute with a merchant or financial institution, you must make a good faith attempt to resolve the dispute with the merchant or financial institution. If you cannot do so, you must send written notice of the dispute to Customer Service, P. O. Box 31112, Tampa, FL 33631-3112 and to the merchant or financial institution. We will then investigate the dispute and take such action as required under the Federal Truth in Lending Act.

If we credit your Account for any disputed amount, you agree that (a) we will be subrogated to, and you shall assign to us, all rights that you have against the merchant or financial institution, (b) you will do whatever is necessary to enable us to exercise our rights and will cooperate with us, and (c) you will not prejudice our rights. You further agree that we have the right to reverse any credits that we apply, and that you will indemnify and hold us harmless with respect to any dispute, to the full extent permitted by law.

14. CHANGE IN TERMS:

We may change the terms of this Agreement from time to time. The new terms will apply to your existing Account Balances and all Fees and Charges accrued at the time of the change as well as to any future transactions. We will mail to you written notice of the change or the new Agreement at least forty-five (45) days before the effective date of the change, except as otherwise permitted or required by law.

15. YOUR RIGHTS TO DISPUTE BILLING ERRORS:

Read the notice entitled Your Billing Rights, that immediately follows Section 33 of this Agreement; it contains important information regarding your rights to dispute billing errors. By this reference, that notice is made a part of this Agreement.

16. LOST OR STOLEN CARD AND UNAUTHORIZED USE:

If you notice the loss or theft of your Card or a possible unauthorized use of your Card, you should call us immediately at the following toll-free numbers based on your credit card account:

Always Cash Signature Rewards Card	1-855-437-2794
Platinum Rewards Credit Card	1-866-820-6821
Platinum Share-Secured Rewards Credit Card	1-866-820-6821

Or you may write to us at: Credit Card Security Department, P. O. Box 31281, Tampa, FL 33631-3281.

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed $50. Subject to investigation, verification of your claim, and account standing and history, you will have no liability for unauthorized Purchases made with your Card through Visa Network, unless you acted with gross negligence or fraud, or delayed in reporting unauthorized use.

You are responsible for the safekeeping of your Card, PIN, Access Device and Access Code. If we suffer a loss we may not reissue a Replacement Card or Access Device and may close your Account.

17. ADDRESS CHANGES AND NOTICES:

Whenever we are required to give you notice about your Account, we will mail it to you at your present address, or at any new address that you have given to us, or to your last known address. Notice sent to any one of you will be considered notice to all of you. You agree to notify us as soon as possible of any change of address by writing us at Hawaii State Federal Credit Union, Card Operations, P.O. Box 3072, Honolulu, HI 96802-3072.

In your written request, include the date of your request, your old and new address, your Member Number and Credit Card Account Number, and your signature. We may close your Account if you move outside the State of Hawaii.

If there is any notice that you need to give us, call us during our regular business hours on Oahu at (808) 587-2700 or U.S. Toll Free at (888) 586-1056, write us at Hawaii State Federal Credit Union, Card Operations, P.O. Box 3072, Honolulu, HI 96802-3072, or go to any HSFCU branch. We may require that certain notices be provided to us in writing.

Unless this Agreement or law provides otherwise, notice of forty-five (45) days is reasonable whenever required under this Agreement.

15. RESIDENTS OF IOWA

If you or any Card holder is a resident of the State of Iowa, you agree to notify HSFCU immediately and to cease all use of the Account. It is against HSFCU rules for Iowa residents to use a HSFCU Credit Card Account because of the Iowa Lender Credit Card Act.

16. RESIDENTS OF NEW YORK

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept. of Financial Services: 1-800-342-3736 or http://www.dfs.ny.gov.

17. APPLICABLE LAW:

The Account was considered, approved and issued in the State of Hawaii and all extensions of credit are being made from the State of Hawaii. You agree the laws of the State of Hawaii (without regard to any conflicts of law provisions) shall apply to this Agreement, your Account, your use of your Card, Access Device, PIN and Access Code, wherever that takes place, and any proceeding to enforce this Agreement. Jurisdiction and venue shall be vested in the courts of the State of Hawaii and federal courts in the District of Hawaii. You agree that any action to enforce any remedies under this Agreement and for any other purpose may be brought in or transferred to the First Circuit Court of the State of Hawaii or the U. S. District Court for the District of Hawaii.

18. USE FOR ILLEGAL PURPOSE PROHIBITED; INDEMNIFICATION AND WAIVER.

You may not use your Account, Card, Access Device, PIN or Access Code for any illegal purpose, such as unlawful gambling. Display of a payment card logo by an online merchant or acceptance of a credit card by an online merchant does not necessarily mean that the transaction is legal in the jurisdiction in which you are located. You will be liable for any losses resulting from any illegal transaction. You agree that we may deem any illegal use by you of any financial product or service to be an event of default and a breach of contract, and that we may terminate services to you in our discretion. You further agree, should illegal use occur, to waive any right to sue us in connection with such illegal use and to indemnify and hold us harmless from any action or liability, including attorney's fees and costs, directly or indirectly arising out of such illegal use.

19. INTERNET (ONLINE) TRANSACTIONS:

We subscribe to Visa Secure. Visa Secure is an enhancement that improves the security of Purchases made via the Internet by enabling us to verify your identity during online purchases by the use of one-time passcodes. Visa Secure only relates to Internet Purchases from merchants that also participate in Visa Secure.

20. FOREIGN OR INTERNATIONAL TRANSACTIONS:

Purchases and Cash Advances made in foreign currencies will be billed in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date.

Foreign or international transaction fees may apply as set forth in the Account Disclosure or HSFCU Fee Schedule. For the purpose of these disclosures, a foreign or international transaction is any transaction made or processed outside of the 50 United States or the District of Columbia (even if the transaction is initiated in the United States), with the exception of transactions on U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

21. UNAUTHORIZED TRANSACTIONS:

You agree to cooperate fully with the investigation of any unauthorized transaction regarding your Account, to file complete and truthful reports with criminal law enforcement agencies, and to give complete and truthful testimony. At our request, you agree that (a) we will be subrogated to, and you shall assign to us, all rights that you have against any unauthorized user, (b) you will do whatever is necessary to enable us to exercise our rights and will cooperate with us, and (c) you will not prejudice our rights. You further agree that we have the right to reverse any credits that we apply, and that you will indemnify and hold us harmless with respect to any dispute, to the full extent permitted by law.

22. NONTRANSFERABILITY:

You may not transfer or assign your Account, Card or Access Device without prior written consent, which we may withhold in our sole discretion.

23. SEVERABILITY:

If any provision in our Agreement and Disclosures is not enforceable, such provision shall be deemed amended and enforced to the maximum extent permissible by law. All other provisions shall remain in full force and effect.

24. WAIVERS:

You agree and understand that our failure to delay to exercise any right, remedy, power, or privilege available to us pursuant to this Agreement shall not affect or disallow our future exercise of that right, remedy, power or privilege.

25. ELECTRONIC RECORDS; EVIDENCE:

You agree that a copy, microfilm, microfiche, or other electronic medium will have the same validity as the original.

26. BUSINESS DAYS:

Our Business Days are Mondays through Fridays, except Holidays including State of Hawaii Holidays. Our business hours generally are from 7:30 a.m. to 5:00 p.m.

27. ACCUMULATION OF CUREWARDS POINTS FOR PLATINUM REWARDS AND PLATINUM SHARE-SECURED REWARDS ACCOUNTS:

Every dollar in qualifying Purchases, less returns, that you charge to your Account earns one (1) point. Points are not earned for Finance Charges, Fees, Cash Advances, Balance Transfers, Convenience Checks, foreign transaction currency conversion charges or insurance charges posted to your Account.

The accumulation of points can be used to order awards as described in the CURewards Program brochure or the website (www.CURewards.com) which can be accessed via the HSFCU's home banking site. The awards are subject to availability.

To redeem your points you must have the necessary number of points posted to your Account as of your previous Periodic Statement, your Account must be current and your outstanding balance should not be greater than your established credit limit.

Points earned in calendar year one will expire as of the last day of calendar year five. (For example, points earned in 2024 will expire December 31, 2028; points earned in 2025 will expire December 31, 2029.)

A complete set of Program Rules may be obtained at the CURewards website, via the Credit Union's home banking site, or by contacting the Credit Union on Oahu at (808) 587-2700 or U.S. Toll Free at (888) 586-1056. We reserve the right to terminate the Program at any time upon providing any notice required by applicable law. If terminated, we shall not be responsible or liable for any points you have earned and did not use prior to the end of the Program. Also, if your Account is closed for any reason, any unused accrued points will be forfeited.

28. CASHBACK FOR ALWAYS CASH SIGNATURE REWARDS CARD ACCOUNTS:

Cashback is earned for purchases, less returns. Cashback is not earned for Finance Charges, Fees, Cash Advances, Balance Transfers, Convenience Checks, or insurance charges posts to your Account.

Cashback on the Always Cash Signature Rewards Card product will be earned as listed below:

2.5% Reward
Every dollar up to and including $5,000 in each billing cycle in qualifying Purchases, less returns, that you charge to your Account, earns 2.5% cashback.

1.25% Reward
Every dollar above $5,000 in each billing cycle in qualifying Purchases, less returns, that you charge to your Account earns, 1.25% cashback.

Your cashback balance may at times be negative. For example, if a purchase is made and cashback is redeemed, but that purchase is subsequently returned, the cashback rewards will be debited from your cashback balance.

CASHBACK EXPIRATION:
Cashback earned in calendar year one will expire on the last day of calendar year five. (For example, cashback earned in 2024 will expire on December 31, 2028; cashback earned in 2025 will expire on December 31, 2029.

CASHBACK REDEMPTION:

HSFCU reserves the right, but is not required, to credit any cashback rewards to the members' depository accounts at any time.

Cashback rewards will be available to view through your online banking application. Members may alternatively request cashback redemption by contacting the Credit Union on Oahu at (808) 587-2700 or U.S. Toll Free at (888) 586-1056.

We reserve the right to terminate or modify the Program at any time upon providing any notice required by applicable law. If terminated, we shall not be responsible or liable for any cashback you have earned and did not use prior to the end of the Program. If your credit card account is closed for any reason, any unused cashback will be forfeited.

29. ENTIRE AGREEMENT:

The information contained in this Agreement is accurate as of October 1st, 2023 and is subject to change after that date. Please write to Hawaii State Federal Credit Union, Card Operations, P.O. Box 3072, Honolulu, HI 96802-3072 for any changes to this information. This Agreement represents the entire Always Cashback Signature Credit Card, Platinum Rewards Credit Card and Platinum Share-Secured Rewards Credit Card Agreement. It supersedes any previous Agreements and any terms that may be included with or may appear on any other document (e.g., the Card jacket, which arrives with your Card(s) and transaction receipts provided at the time of a transaction).

30. GENERAL QUESTIONS ABOUT YOUR CREDIT CARD ACCOUNT:

Direct all questions about your Account to Customer Service at the applicable number below:

Always Cashback Signature Credit Card	1-855-437-2794
Platinum Rewards Credit Card	1-866-820-6821
Platinum Share-Secured Rewards Credit Card	1-866-820-6821

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT 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 Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at:

Customer Service
P. O. Box 31112 Tampa, FL
33631-3112

In your letter, give us 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.

What Will Happen After We Receive Your Letter
When we receive your letter, we must do two things:

a. Within 30 days of receiving your letter, we must tell you that we received your letter. We also will tell you if we have already corrected the error.
b. Within 90 days of receiving your letter, we must either correct the error or explain why we believe the bill was correct.

- While we investigate whether or not there has been an error:
  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*: You will not have to pay the amount in question or any interest or other fees related to that amount.
  If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest 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 all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is 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:

Customer Service
P. O. Box 31112 Tampa, FL
33631-3112

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