

PLATINUM, PLATINUM PLUS & PLATINUM SECURED CREDIT CARD AGREEMENT

The purpose of this agreement is to establish the terms and conditions of a Line of Credit, which will be used for provident and productive purposes. In this agreement the words "I" or "you" mean each person who applies for the Platinum Plus, Platinum, or Platinum Secured card or who signs this Agreement or who uses the credit card or duplicate credit card and the words "Credit Union", "we" and "us" mean Entrust Financial Credit Union.

The word "card" means your Platinum Plus, Platinum, or Platinum Secured card and duplicates of said card. The word "account" means Platinum Plus, Platinum, or Platinum Secured card revolving credit account with Entrust Financial Credit Union.

1. I hereby apply for a line of credit that I can use from time to time and which may be replenished by payment on amounts previously drawn.
2. Signing the application establishes my request for the issuance of a Platinum Plus, Platinum, or Platinum Secured card. Approval by the Credit Union Credit Committee or Loan Officer will establish the following:
 - (a) The credit limit approved shall be determined by the Credit Union, and this credit limit will be drawn upon as I utilize an issued card.
 - (b) The line of credit will be repaid as follows: either the full amount billed shall be paid or, at my option, an installment equal to at least the required minimum payment. If the outstanding balance of my account is \$10.00 or less, it will be payable in full. The required minimum monthly payment shall be the greater of (I) \$10.00 or (II) 2% of that portion of the outstanding balance which does not exceed my credit limit, plus the entire portion of the outstanding balance in excess of my credit limit, plus any amount past due.
3. Finance Charges: I can avoid FINANCE CHARGE on purchases by paying the full amount of the new Balance of Purchases each month within 25 days of my statement closing date. Otherwise, the New Balance of Purchases, and subsequent purchases from the date they are posted to my account, will be subject to FINANCE CHARGE. Cash Advances are always subject to FINANCE CHARGE from the date they are posted to my account.

THE ANNUAL PERCENTAGE RATE and fees for my Card will be within the ranges disclosed in the table below and is based on certain credit-worthiness criteria.

IMPORTANT RATE, FEE AND OTHER COST INFORMATION	
Annual Percentage Rate (APR) for - Purchases - Balance Transfers - Cash Advances	Platinum Plus: 0% APR for first 6 months Platinum: 3.9% APR for first 6 months Platinum Plus: 8.90% - 18.00% APR Platinum & Platinum Secured: 9.50% - 18.00% APR The Annual Percentage Rate for your card will be within the ranges disclosed and is based on certain credit-worthiness criteria
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Finance Charge	None
Annual Fee	Platinum Plus: \$25.00 Platinum: None Platinum Secured: None
Transaction Fees/Finance Charges	Balance Transfer: None Cash Advance: None Foreign Transaction: 1.50% of each transaction in U.S. dollars
Penalty Fees	Late Charges: Up to \$25.00 Returned Fee: \$25.00 Card Replacement Fee: \$15.00
Other Fees	Rush Embossing Fee: \$10.00 Statement Copy Fee: \$2.00 Domestic Expedited Delivery Fee: \$25.00 International Expedited Delivery Fee: \$25.00 or the actual cost, whichever is greater

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the 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."

4. I understand that the Credit Union reserves the right to change the rate of the Finance Charge upon giving notice as required by law.
5. I promise to pay any and all charges incurred by me or by any person who I authorize to use the card issued to me. I may not use my card for any illegal or unlawful transaction, and the credit union may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.
6. As a holder of a card, I understand that I can repay any outstanding balance prior to maturity in whole or in part at my option without penalty.
7. Prior to my use of the card that may be issued to me, I agree that I will comply with all of the terms and conditions established by the Credit Union's Board of Directors pertaining to the use of such card. The terms and conditions referred to herein are those that will be furnished to me at the time I receive my card. In the event I do not wish to comply with the foregoing terms and conditions for any reason, I understand that I may terminate this agreement and return the card to the Credit Union.
8. I acknowledge and agree that the Credit Union may terminate this Agreement under the following conditions:
 - a) Upon adverse re-evaluation of my credit worthiness.
 - b) Upon my failure to satisfy the terms of the Agreement.
 - c) At my option or at the Credit Union's option if it has good cause.
9. If my line of credit is to be terminated by the Credit Union, I shall receive written notice of such termination; however, I understand and acknowledge that such termination shall not affect my obligation to pay any outstanding balance, finance charges, and/or any fees/charges.
10. I understand that the Credit Union is required to review my loan file at least once every 36 months, and I hereby give my permission to and authorize the Credit Union to investigate and re-assess my credit worthiness.
11. I understand that a re-application by me and approval by the Credit Union may be required if:
 - a) The credit limit is increased; or
 - b) The margin used to establish the standard variable rate is decreased; or
 - c) The terms of payment are extended beyond the terms of the original agreement.
12. I fully understand, acknowledge and agree that if my loans become delinquent or past due, my card shall be revoked, unless the Credit Union determines that extenuating circumstances have contributed to the delinquency; under such circumstances, the Credit Union, at its option, may approve my continued use of the Platinum Plus, Platinum, or Platinum Secured card. The Credit Union may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.
13. I grant a security interest in all individual and joint share accounts at the Credit Union, now and in the future to secure my credit card account. When I am in default, I authorize the Credit Union to apply the balance in these accounts to any amounts due. I understand that shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subjected to the security interest I have given.
14. In the event of any default in prompt payment under the terms of this Agreement, I understand that I shall be responsible for all costs of collection that may be incurred by the Credit Union, including court costs and reasonable attorney fees.
15. I fully understand that from time to time the Credit Union may amend the terms of this agreement (including, but not limited to, the periodic rate of finance charges, the amount of minimum payment, the amount of a transaction fee, the annual membership fee, and other service charges, terms & condition thereof) upon the giving of forty-five days written notice prior to the effective date of such amendments.
16. Liability for Unauthorized Use-Lost/Stolen Card Notification: I agree to notify the Credit Union immediately, orally or in writing at 1801 Dabney Road, Richmond, VA 23230 or by telephone (804) 353-8012 or (800) 944-3622, of the loss, theft, or unauthorized use of my Credit Card. I will not be liable for unauthorized use that occurs as long as I have exercised reasonable care in safeguarding the Card from risk of loss or theft and, upon becoming aware of such loss or theft; promptly reported the loss or theft to the Credit Union.
17. Skip Payment Option: At your option, you may allow me a "skip payment", which means that I may be allowed to skip making the Minimum Periodic (Monthly) Payment as to certain billing cycles. If I accept the "skip payment", you will continue to apply the finance charges disclosed above, but no late payment charges will be imposed. For the billing cycle following a "skip payment", all credit terms disclosed herein (including minimum periodic payment requirements and any applicable late payment) will again apply.
18. Convenience Checks: If you are permitted to obtain cash advances on your account, we may, from time to time, issue convenience checks to you that may be drawn on your account. Convenience checks may not be used to make a payment on your account balance. If you use a convenience check, it will be posted to your account as a cash advance. We reserve the right to refuse to pay a convenience check drawn on your account for any reason and such refusal shall not constitute wrongful dishonor. You may request that we stop the payment of a convenience check drawn on your account. You agree to pay any fee imposed to stop a payment on a convenience check issued on your account. You may make a stop payment request orally or in writing. Your request must be made with sufficient time in advance of the presentment of the check for payment to give us a reasonable opportunity to act on your request. In addition, your request must accurately describe the check including the exact account number, the payee, any check number that may be applicable, and the exact amount of the check. You may make a stop payment request orally, but such a request will expire after 14 days unless you confirm your request in writing within that time. Written stop payment orders are

effective only for six (6) months and may be renewed for additional six month periods by requesting in writing that the stop payment order be renewed. We are not required to notify you when a stop payment order expires. If we re-credit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft and to assist us in any legal action. You agree to hold us harmless from all costs and expenses, including attorney's fees, damages, or claims, related to our honoring your stop payment request or in failing to stop payment of an item as a result of incorrect information provided to us or the giving of inadequate time to act upon a stop payment request.

19. **Payment Allocation:** Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses. However, in every case, in the event you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate.

20. **Additional Benefits/Card Enhancements:** The Credit Union may from time to time offer additional services to your account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

21. **Joint Accounts:** If this is a joint account, each of you will be individually and jointly responsible for paying all amounts under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the account and the termination will be effective as to all of you.

22. **Statements and Notices:** Statements and notices will be mailed or delivered to you at the appropriate address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.

23. **Voluntary Payment Protection:** We may offer Voluntary Payment Protection to you. Voluntary Payment Protection is not necessary to obtain credit. If you purchase Voluntary Payment Protection from us, you authorize us to add the fees or insurance charges monthly to your loan balance and charge you interest on the entire balance. At our option we will change your payment or the period of time necessary to repay the loan balance. The rate used to determine the fees or insurance charges may change in the future. If the rate changes, we will provide any notices required by applicable law.

24. **Severability & Applicable Law:** All rights, duties and obligations of the Agreement shall be subject to and interpreted under the laws of the Commonwealth of Virginia. I agree that personal jurisdiction and venue shall be in a court of the Commonwealth of Virginia which the Credit Union selects. If any part of the agreement is invalid under state or federal laws or regulation, the remainder will remain in effect. The Credit Union can amend this Agreement at any time and in any manner permitted by law.

25. **Late Charges:** If the Minimum Due Payment shown on my statement is not received within 27 days after the due date shown on my monthly statement, the Credit Union will charge me a late charge.

26. **Annual Fee:** If your account is subject to an Annual Fee, the fee will be charged to your account each year during the same month that the account was opened. The fee will be charged each year until your account is closed and paid in full.

27. **Returned Item Fee:** If your account is subject to a Returned Item Fee, the fee will be charged to your account when a payment or convenience check is returned for any reason.

28. **Statement Copy Fee:** If your account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to your account for each copy of a sales draft or statement that you request.

29. **Card Replacement Fee:** If your account is subject to a Card Replacement Fee, a fee will be charged for each replacement card that is issued to you for any reason.

30. **Foreign Transactions:** Purchases and cash advances made in foreign currencies will be billed to my account in U.S. dollars. The exchange rate for international transactions will be a rate selected by MasterCard from the range of rates available in wholesale currency markets, which may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date. This fee is a finance charge.

31. If I use an ATM to obtain cash advances, I may be charged a fee by the ATM operator and any national, regional, or local network used in processing the transaction.

32. **Internet Gambling Transactions Prohibited:** You may not use your card to initiate any type of electronic gambling transaction through the Internet.

Entrust Financial Credit Union's credit decision in granting this loan request will be based on information provided in this application and a report from an established credit reporting agency. The results of our decision will be made available to you in accordance with the terms of the Fair Credit Reporting law and the Equal Credit Opportunity Act.

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 Find a Mistake on Your Statement

If you think there is an error on your statement, write us at: Entrust Financial Credit Union, 1801 Dabney Road, PO Box 6882, Richmond, VA 23230

You may also contact us on the Web: www.entrustfcu.org or acctg@entrustfcu.com.

In your letter, give us the following information:

- *Account information:* Your name and last 4 digits of your account number.

- *Dollar information:* 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 schedule, 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:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is 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 your 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 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 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 the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Entrust Financial Credit Union, 1801 Dabney Road, PO Box 6882, Richmond, VA 23230. You may also contact us on the Web: www.entrustfcu.org or acctg@entrustfcu.com.

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.

FOR PLATINUM SECURED ACCOUNTS:

I understand that I have been approved for a credit union secured card and hereby authorize Entrust Financial Credit Union to retain an amount in my shares equal to my approved line of credit. This amount will be held in security against the credit limit of my MasterCard account. I understand this sum will not be released during the term of my contract. If I default in making my payments, the shares held as security can be applied toward what I owe. I also understand that I shall be responsible for all costs of collection that may be incurred by the Credit Union, including court costs and reasonable attorney fees.

NOTICE TO COSIGNER (GUARANTOR):

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of this debt if the borrower does not pay. You may also have to pay late fees or collection cost, which increases this amount. The Credit Union can collect this debt from you without first trying to collect from the borrower. The Credit Union can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for debt.