GLASS CITY FEDERAL CREDIT UNION VISA CREDIT CARD BANK CARD AGREEMENT & DISCLOSURE STATEMENT CHANGES EFFECTIVE JANUARY 30, 2025

The information and instructions provided below are furnished to all members who secure a Visa Credit Card from Glass City Federal Credit Union. Please review the following items in order to understand the terms and conditions to which you have agreed by accepting a Glass City Federal Visa Credit Card.

Lost or Stolen Cards: In the event that your card is lost or stolen, you must report details as quickly as possible to Glass City Federal or to the credit card service center where the account is serviced and authorization requests are received. Please immediately call 866-590-7670 in the event that your card is lost or stolen.

Introductory APR: Any Introductory APR applies to all purchases, cash advances, and balance transfers, and applies for the first six (6) months after the Visa Credit Card account is opened. After the first six (6) months, the standard APR will be applied to all new and outstanding balances.

Cash Advances: You may use your Glass City Visa Card for Cash Advances from your card. Cash Advances may be made through Glass City and most banks by presenting your Visa Credit Card and appropriate identification. You may obtain a PIN (Personal Identification Number) by calling the toll-free automated number at 888-886-0083. This PIN is to be used for any Cash Advances that may be made at any ATM that displays the Visa logo. Transaction Finance Charges for each Cash Advance will be imposed on the date the Cash Advance was posted to your account. No grace period applies on any transaction Finance Charges imposed for Cash Advances. The only Finance Charges assessed on your account other than those assessed by a periodic rate, will be transaction Finance Charges in connection with Cash Advances, or International Transaction Fees (i.e., cross-border and/or currency conversion fees) of up to 1%, which may qualify as a Finance Charge.

Balance Transfers: You may use your Glass City Visa Credit Card for Balance Transfers from other card-issuer accounts in which you are listed as an accountholder. Please allow up to 14 business days for your other card-issuer/financial institution to receive payment and to process the payment. While waiting for the Glass City balance transfer to pay off your other account(s), please continue to make payments to your other account(s) in order to avoid any late charges or delinquency. Please be aware that if you transfer a balance from another account, you could lose your right to dispute any of the charges paid off as a result of transferring your balance. If you transfer a balance, interest will begin to accrue the day the balance transfer transaction posts to your Glass City Credit Card account. Balance transfers are not eligible to earn Loyalty Rewards. Glass City has the right to refuse a balance transfer request.

Credit Limits: Your credit limit is established when your credit card application is approved. We notify you of the amount of your credit limit with the letter that notifies you of your credit approval, and on the monthly billing statement.

Over Limit: If your credit limit has been exceeded, you must immediately pay the amount by which the total New Balance exceeds the maximum authorized credit. Excessive violation of credit limits will result in the card being cancelled.

Credit Line Increase: At our discretion, and at any time, we may change your credit limit. We will notify you if we do, either by mail or through the billing statement. You may request a change to your credit limit by contacting Glass City Federal by mail.

Minimum Payment: The minimum payment required is the New Balance shown on your statement if the amount is equal to or less than $25. If the New Balance exceeds $25, the minimum payment is 3.0% of that portion of the New Balance which does not exceed your credit limit, rounded up to the nearest dollar, or $25, whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.

Remitting Payments: All payments for Glass City Visa Credit Card accounts must be sent to the credit card center in the envelope provided, or paid via Glass City Home or Mobile Banking, or at a Glass City branch. Your Visa Credit Card account must be open to be paid via Home or Mobile Banking. There will be a Visa Late Fee of $25 added to the account and treated like a purchase if the minimum required payment is not received within 5 days after the Closing Date subsequent to the payment Due Date (Payment due date is the 27th of each month). If a check is returned as unpaid by your financial institution, you will be charged for finance charges that have accrued on your unpaid balance, along with the **Visa Late Fee** of $25. In addition, a $30 **Return Fee** will be added to the account and also treated like a purchase.

Annual Fee: Any annual fee shall be treated as a Credit Purchase for purposes of calculating Finance Charges, unless prohibited by law.

Replacement Card Fee: In the event that any additional or replacement cards are issued for any reason other than the issuance of a new card, a fee in the amount of $5 may apply.

Name and/or Address Change: When names or addresses change, these changes should be reported to Glass City Federal immediately. Address changes should also be noted on the bill you use to remit payments. All name changes must be reported to Glass City Federal for a new card to be issued.

Reissuance of Cards: Cards are automatically reissued prior to the expiration date unless the terms of the Credit Card Agreement have been violated; unless your credit reputation or creditworthiness has been impaired; or unless Glass City Federal decides to terminate your Credit Card Agreement for good cause. If you do not receive a renewal card within one week prior to the expiration date on your card and you have not received notification that the card will not be reissued, please notify Glass City Federal immediately. Your card will not expire until the end of the month of the expiration date.

Pledge of Accounts: As noted on your application, and as a condition of the approval of your credit card account, you have granted us a security interest in all individual and joint accounts you have with us now and in the future to secure your Visa Credit Card account, and to act as collateral securing loans. You authorize us to apply the balance in these account(s) to any amounts due under the agreement in the event that you should default. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you established your credit card account when you were not a covered borrower; or (ii) you cease to be a covered borrower.

Cross-Collateralization: Your pledge of accounts given as security for this loan or for any other loan that you may have with the credit union will also secure all amounts for all loans and amounts due and owing Glass City Federal Credit Union now and in the future.

Card Enhancements: Your Glass City Federal Visa Credit Card may include some enhancements. Receipt of these enhancements may be based on your credit score.

ADDITIONAL TERMS GOVERNING THE USE OF YOUR CARD

The person ("Cardholder") whose name is embossed on the face of the Visa ("Card"), and each Cardholder, in the event more than one Card is issued bearing the same account number, by signing or using said Card, receipt of which is acknowledged, agrees with the Issuer of the Card whose name is printed on the reverse ("Issuer") as follows:

A. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail Business establishment ("Seller") who honors same upon the execution of a sales slip evidencing the Credit Purchases and bearing the account number of Cardholder embossed on the face of such Card. Additionally, Visa Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to Cardholder from any financial institution that is a member, alone or in association with others, of Visa USA, Inc., and (b) upon execution of a written separate agreement with Issuer for a Visa overdraft financing agreement if offered by Issuer.

B. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family, or issued upon Cardholder's request (all such Cards bearing the Visa account number hereinafter collectively called "Related Cards.")

C. Cardholder agrees to pay to Issuer an annual membership fee (as stated in these Disclosures) for participation in the Issuer's credit card plan. Such annual membership fee shall be imposed whether or not Cardholder uses the card to obtain credit purchases and loans. The membership fee shall be charged to Cardholder's account each year in the month of Issuer's choice. The membership fee is not refundable in the event of termination of the account by either Cardholder or Issuer unless otherwise provided for by law.

D. Each Card is the property of Issuer, is not transferable and must be surrendered upon demand. It can be cancelled as well as repossessed by Issuer or its designee, and the privileges thereof revoked, at any time without notice.

E. Cardholder shall not use the Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's indebtedness to Issuer to an amount in excess of the limit established by Issuer.

F. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Financial Institution respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Financial Institution 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 Cardholder's account statement with Issuer.

G. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all Visa Card and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Cards unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer by the payment due date (the 27th of each month) which is within 25 days of the closing date as reflected on the statement: either the full amount billed or, at Cardholder's option, an installment equal to at least the required minimum payment stated within these Disclosures.

H. Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to in these disclosures. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law.

I. If the card is cancelled or surrender is demanded by Issuer, or if Cardholder defaults in payment due, or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all

amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer, or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees or expenses are prohibited by law.

J. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.

K. 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 shall be governed by the laws of the state in which the principal office of Issuer is located.

L. Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your financial institution, request a copy of a document, request a replacement card or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. No Finance Charge will be assessed on such additional charges.

M. Cardholder may be liable for the unauthorized use of the Card or Related Cards as provided in this paragraph. The Cardholder will not be liable for any unauthorized use that occurs after the Issuer is notified orally at: 866-590-7670

If Cardholder has a consumer account or a business account for which fewer than 10 cards have been issued, Cardholder's liability for unauthorized use of a card will not exceed $5,000. If 10 or more cards are issued to employees of a single business or other organization, there is no limit to Cardholder's liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein: the business or organization may only impose liability on its employees for unauthorized use of a card as authorized by Federal law and regulation.

N. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

0. Payments must be made to the Issuer in US dollars drawn on a US Financial Institution. If Cardholder incurs charges in any other currency, the charges will be converted into US dollars. The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. All transactions in foreign countries will be subject to a conversion/ processing fee up to 1%.

P. Issuer shall have sole discretion in how payments are applied to Cardholder's account. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's account.

Q. Issuer can reinvestigate and reevaluate any information Cardholder provided on Cardholder's credit application at any time, and in the course of doing so, Issuer may ask Cardholder for additional information, request credit bureau reports and/or otherwise verify Cardholder's current credit standing.

R. Cardholder agrees that Issuer may re-release information to others, such as credit bureaus, regarding the status and history of Cardholder's account. However, Issuer is not obligated to release any such information to anyone unless Issuer is required by law to do so.

S. Cardholder agrees that Cardholder's account shall subject to all applicable rules and regulations of Visa USA, Inc., as applicable, as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of Visa USA, Inc., the rules and regulations of Visa USA, Inc., shall control. No Visa Card may be used for any illegal transaction(s), under any circumstances.

PERIODIC FINANCE CHARGE CALCULATION METHODS

The periodic Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your Card is explained below:

Method E - Credit Purchases: Average Daily Balance (excluding current transactions). To avoid incurring an additional Finance Charge on the balance of purchases reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of purchases. To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in new purchases or cash advances. 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.

Method F - Cash Advances: Average Daily Balance (including current transactions). To avoid incurring an additional Finance Charge on the beginning balance of cash advances reflected on your monthly statement, you must pay the Beginning Balance shown on your monthly statement on or before the Payment Due Date. No grace period is provided for current cycle transactions. The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of cash advances. To get the average dally balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. 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.

YOUR BILLING RIGHTS

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

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. Contacting us by telephone will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- A description of the error and explanation of why you believe there is an error. If you need more information, describe the item about which you're unsure.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop 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 bill 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 bill that are not in question.

If we find that we made a mistake on your bill, 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, 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 report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report 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 Rules 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 have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

(a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and

(b) The purchase price must have been more than $50.

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

Glass City Platinum Visa Credit Card	
Annual Percentage Rate (APR) for Purchases	Fixed Rate from **6.99%** to **17.88%** Rate is based on credit score and history.
Other APRs	Balance Transfers: Fixed Rate from **6.99%** to **17.88%** Rate is based on credit score and history.
	Cash Advances: Fixed Rate from **6.99%** to **17.88%** Rate is based on credit score and history.
Paying Interest	There is a grace period, calculated from the statement closing date to the payment due date, in which you can pay the new purchase balance and any unpaid finance charges on cash advances shown on the statement to avoid a finance charge.
Annual Fees	**None**
Transaction Fee for Cash Advances or Balance Transfers	**None**
Over Limit Fee	**None**
Late Payment Fee	**Up to $25**
Returned Check/Auto Pay Return Fee	**Up to $30**
International Transaction Fee	**Up to 1%**
For credit card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at *www.consumerfinance.gov/learnmore*
Effective 1/30/2025. Glass City Federal Credit Union, Maumee, Ohio.	

The Method of Computing the Balance for Purchases is the Average Daily Balance (excluding new purchases) - Method E

The Method of Computing the Balance for Cash Advances is the Average Daily Balance (including new purchases) - Method F

The Card Replacement Fee is **up to $5**