COMMUNITY ALLIANCE
EST. 1966
CREDIT UNION

YOUR GUIDE TO FINANCIAL SUCCESS

CREDIT CARD AGREEMENT AND DISCLOSURES

In this Agreement the words "you" and "your" mean each and all of those who agree to be bound by this Agreement; "Card" means a Visa® credit card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means your Visa credit card line of credit account with the Credit Union, and "Credit Union" means the Credit Union whose name appears on this Agreement or anyone to whom the Credit Union transfers this Agreement.

1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus "other charges") that you will have outstanding on your Account at any time. Each payment you make to your Account will restore your credit limit by the amount of the payment, unless you are over your credit limit. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law. Use of your card will indicate acceptance of this Agreement.

2. Using the Visa Card. You may use your Card to make purchases from merchants and others who accept Visa cards. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept Visa cards, and from some automated teller machines (ATMs), such as the Visa ATM Network, that accept Visa cards. (Not all ATMs accept Visa cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your Card. You agree not to make or permit to be made any illegal transactions on your Account through the use of a Card, a check or in any other manner. We may deny authorization for any internet gambling transactions.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You agree not to authorize anyone to use your Account without the prior written consent of the Credit Union. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a joint Account, Section 17 also applies to your Account.

4. Default. You will be in default if you fail to make any less than your minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe.

When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security for your Account may be applied towards what you owe. You also agree that, in case of default, you will pay all usual and customary costs of collection permitted by law.

5. Liability for Unauthorized Use-Lost/Stolen Card Notification. You may be liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed $50. You can notify Card Services by calling (800) 828-3901, or writing to P.O. Box 8054, Plymouth, Michigan 48170-8054.

6. Security Interest. The granting of a security interest in your shares and deposits with us is a condition for your credit card account. By signing your card, you grant us a consensual security interest in all individual and joint accounts you have with us now and in the future to secure all advances made under your credit card agreement. We may, but do not have to, allow you to withdraw a portion of your shares or deposits without affecting that security interest. Shares in an Individual Retirement Account and any other account that would lose special tax treatment under state and federal law if given as security are not subject to the security interest you have given in your shares.

7. Finance Charges. A **Finance Charge** will be imposed on Credit Purchases only if you elect not to pay the entire New Balance of purchases shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance of purchases shown on your previous monthly statement within that 25-day period, a **Finance Charge** will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance of purchases is paid in full or until the date of payment if more than 25 days from the closing date.

FOR CREDIT PURCHASES: The **Finance Charge** for a Visa Platinum for a billing cycle is computed by applying the monthly Periodic Rate of **1.499%** which is an **Annual Percentage Rate** of **17.99%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle.

The **Finance Charge** for a Visa Platinum Preferred for a billing cycle is computed by applying the monthly Periodic Rate of **1.166%** which is an **Annual Percentage Rate** of **13.99%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle.

The **Finance Charge** for a Visa Platinum Preferred Premium for a billing cycle is computed by applying the monthly Periodic Rate of **.8325%** which is an **Annual Percentage Rate** of **9.99%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle.

For Balance Transfers After the first 6 months: The **Finance Charge** for a Visa Platinum for a billing cycle is computed by applying the monthly Periodic Rate of **1.499%** which is an **Annual Percentage Rate** of **17.99%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle.

The **Finance Charge** for a Visa Platinum Preferred for a billing cycle is computed by applying the monthly Periodic Rate of **1.166%** which is an **Annual Percentage Rate** of **13.99%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle.

The **Finance Charge** for a Visa Platinum Preferred Premium for a billing cycle is computed by applying the monthly Periodic Rate of .**8325%** which is an **Annual Percentage Rate of 9.99%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle.**For Cash Advances:** The **Finance Charge** for a billing cycle is computed by applying the monthly Periodic Rate of 1.5% which is an **Annual Percentage Rate** of **18.00%** to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges.**

A **Finance Charge** will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later.

8. Payments. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra payments or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is the greater of 3% of your Total New Balance, or $25.00, *plus* the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.

9. 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.

10. Other Charges. The following other charges (fees) will be added to your Account, as applicable:

Over Limit Fee: You may be charged a fee of $30.00 on a statement date if your New Balance on that date, is over your credit limit. This fee will be added into the finance charge calculation. You will be charged the fee each subsequent month until your New Balance on the statement date, is BELOW your credit limit. **Late Fee:** A late charge of $25.00 will be added to your account if you are late in making a payment. **Document Copy Fee:** You will be charged $6.00 for each copy of a sales draft or statement that you request unless such a request is made in connection with a billing error. **Non-Sufficient Funds Check Fee:** Non-Sufficient Funds check payment fee: $28.00 for each returned check. **Non-Sufficient Funds Automatic Payment Fee:** You will be charged $28.00 for each returned electronic funds transfer. **Statement Copy Fee:** $2.50 **Replacement Fee:** You will be charged $5.00 for each replacement card, other than replacement cards issued for expiring cards. If your card is lost or stolen more than three times within a 36 month period, you will not be issued any further replacement cards. **International Transaction Fee:** Up to a 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer.

11. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. Use of your Card after receiving notice of a change will indicate your agreement to the change.

If permitted by law and specified in the notice to you, the change will apply to your existing Account Balance as well as to future transactions.

Either you or the Credit Union may terminate this agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for all transactions made to your Account after termination, unless the transactions were unauthorized.

The Card or Cards you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether it is terminated by you or the Credit Union. If this is a joint Account, Section 17 of this Agreement also applies to termination of the Account.

12. Credit Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. You authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing. You authorize the Credit Union to obtain additional credit reports from time to time to increase your credit line.

13. Returns and Adjustments. Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is $1 or more, it will be refunded upon your written request or automatically after six months.

14. 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.

15. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. 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. The currency exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

16. Merchant Disputes. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider (unless a local law states that you do not have to make such an attempt), and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or (b) your purchase cost more than $50 and was made in your state or within 100 miles of your home.

17. Joint Accounts. If this is a joint Account, each person on the Account must sign the Agreement. Each of you will be individually and jointly responsible for paying all amounts owed 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.

18. Effect of Agreement. This Agreement is the contract which applies to all transactions on your Account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

19. No Waiver. The Credit Union can delay enforcing any of its rights any number of times without losing them.

20. Statement and Notices. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.

21. Copy Received. You acknowledge that you have received a copy of this Agreement.

22. Signatures. By signing in the Signature area of the application form that was attached to this agreement when you received it, you agree to the terms of this Agreement. You may also submit an oral application. You should retain this Agreement with your records.

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.

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. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

•Your name and account number.

•The dollar amount of the suspected error.

•Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. There is no fee for this service, however, if your account has insufficient funds to make the payment, a $28.00 payment return fee will be charged to your credit card account.

We may be liable for your losses if we fail to stop payment of a pre-authorized transfer from your account, when instructed to do so, in accordance with the terms and conditions set forth above. We will disclose information to third parties about your account or the transfers you make;

1. where it is necessary for completing the transfer,
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
3. in order to comply with government agencies or court orders, and
4. if you give us your written permission.

These electronic funds transfers may vary in amount from the previous transfer. Your monthly statement shall serve as your notice of the amount to be transferred. You have the right to receive notice of transfers of varying amounts. We can offer this service only if you elect to receive notice when the transfer is greater than your credit limit plus 3%. Your signature on the Automatic payment Transfer Agreement indicates you have made this election.

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 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 ten 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 Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:
(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.

Apply In Person, Online or by Phone

Dearborn Office

1 Auto Club Drive
Dearborn, MI 48126

Livonia Office

37401 Plymouth Rd.
Livonia, MI 48150

VIEW YOUR CREDIT CARD INFORMATION ONLINE!
WWW.COMMUNITYALLIANCECU.ORG

24/7 Loan Center
866-398-6660

Community Alliance Credit Union

TO REPORT A LOST OR STOLEN VISA®
OR FOR TELEPHONE INQUIRES CALL:

Card Services
800-828-3901

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CREDIT DISCLOSURES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES

Platinum Preferred Premium	Platinum Preferred	Platinum
9.99%**	13.99%**	17.99%**
OTHER APRs		
Balance Transfer APR:	**Balance Transfer APR:**	**Balance Transfer APR:**
0%*	0%*	0%*
Cash Advance APR:	**Cash Advance APR:**	**Cash Advance APR:**
18.00%	18.00%	18.00%
MINIMUM FINANCE CHARGE		
NONE	NONE	NONE
ANNUAL MEMBERSHIP FEE		
NONE	NONE	NONE
GRACE PERIOD FOR REPAYMENT OF THE BALANCE FOR PURCHASES		
25 Days	25 Days	25 Days
LATE PAYMENT FEE		
$25.00	$25.00	$25.00
OVER THE LIMIT FEE		
$30.00	$30.00	$30.00
INTERNATIONAL TRANSACTION FEE		
Up to 1% of Foreign Transactions		
METHOD OF COMPUTING THE BALANCE FOR PURCHASES		
Average Daily Balance excluding new purchases		

*** Balance Transfer:** 0% for the first 6 months (or billing cycles) following the opening of your account. After that, a variable rate will apply as stated below.

****Variable Rate:** The rate is determined monthly by adding 6.74% to prime for a Platinum Preferred Premium, 10.74% to prime for a Platinum Preferred, and 14.74% to prime for a Platinum. The prime rate used to determine your APR is the Prime Rate published in the Wall Street Journal on the 21st business day of the prior calendar month. Variable rates are current as of 11/01/09.

Transaction Fee for Cash Advances: 3% of the amount advanced.
Transaction Fee for Balance Transfers: 3% of the amount transferred.
Transaction Fee Minimum: $5.00, Maximum: $100.00

Document Copy Fee: $6.00 per copy

Non-Sufficient Funds (NSF) Check Fee: $28.00 for each returned check

NSF Automatic Payment Fee: $28.00 for each returned electronic funds transfer

Statement Copy Fee: $2.50

Replacement Fee: $5.00 for each card, other than reissued cards.

The credit disclosures above are accurate as of November 1, 2009. You may write us at P.O. Box 5127, Dearborn, MI 48128 regarding updates to this information.