

## VISA

### Credit Card Agreement

BY USING YOUR VISA® CARD YOU AGREE TO ALL THE TERMS IN THIS AGREEMENT. THIS AGREEMENT INCLUDES THE FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT AND SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR CARD GIVEN TO YOU SEPARATELY. PLEASE BE SURE TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF THERE ARE ANY SECTIONS YOU DO NOT UNDERSTAND.

#### 1. DEFINITION OF TERMS.

In this Agreement:

. The words, "we," "us," "our," and "Credit Union" refer to the Marriott Employees' Federal Credit Union or any of its

assigns.

. The words "you," "your," "yours," "cardholder," and "borrower" refer to each person jointly and individually who applies

for or otherwise is responsible for the VISA Platinum, VISA Gold, VISA Classic, or VISA Classic Secured Credit Card.

. "VISA" or "card" refers to the Marriott Employees' Federal Credit Union VISA Platinum, VISA Gold, VISA Classic, or

VISA Classic Secured Credit Card issued to you under this Agreement and any duplicates and renewals issued by the Credit Union, and includes any device or check used to obtain credit or cash from the account.

. "Account" refers to your VISA Platinum, VISA Gold, VISA Classic or VISA Classic Secured Credit Card account, unless

otherwise stated.

NOTE: If this is a joint account, read the singular pronouns in plural.

#### 2.

USE OF CARD. You may use your account to purchase goods or services or get cash advances, up to the credit limit. We may allow you to transfer balances from other credit cards. We also may issue convenience checks to you from time to time. When you sign a convenience check, you request a cash advance from your account. We may refuse to pay a convenience check for any reason. At your risk and upon your request, we will accept a stop payment request on a convenience check. You must provide us with any information we may require. A stop payment request becomes effective only after we have

had a reasonable opportunity to act upon it. Our receipt of your stop payment request comes too late if: we have indicated in any manner that we will pay or honor the convenience check; the convenience check is already in our processing system; or we do not have a reasonable time to act upon it (and you and we agree that the receipt of your stop payment request on the same day as the convenience check is presented to us does not give us a reasonable time to act on the stop payment request). Stop payment requests may be made orally or in writing. An oral stop payment request is effective for 14 calendar days following our receipt unless confirmed by you in writing before the end of that time period. A written stop payment request is effective for 6 months following our receipt and must be renewed in writing. If you fail to renew a stop payment request before it expires, you will be deemed to have consented to payment of the convenience check. You will immediately sign the back of your card upon receipt to ensure proper use. You promise to pay the Credit Union all amounts charged to your account by you or by any user who has access to your account, with actual, apparent, or implied authority for its use, including finance charges and other fees or charges described in this Agreement. By signing, using, or permitting others to use the card, you agree to the terms and conditions contained in this Agreement, on the card, on any charge slip resulting from authorized use of the card, and on any authorized Cash Advance slip. You also agree to make a good-faith effort to resolve any billing dispute. You may not use your card to initiate any type of electronic gambling transaction through the Internet. Also, you agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law.

3.

**JOINT ACCOUNTS.** Each cardholder is responsible, jointly and severally, for the repayment of any amounts owed. You understand that the Credit Union will mail any VISA card which is requested and approved only to the primary borrower at the address indicated on the account. We may refuse to follow any instructions which run counter to this provision.

4.

**OWNERSHIP.** Your card remains the property of the Credit Union, which reserves the right to cancel your card at any time without notice. You agree to discontinue using your card immediately and return it to us or our agent designated to repossess it upon our request or revocation. If we employ an agent for such repossession, your account will be charged with any related fee.

5.

**PERSONAL IDENTIFICATION NUMBER.** The Credit Union will issue a Personal Identification Number (PIN) for use with your VISA card. This PIN is confidential. Do not disclose it to anyone. You may use your PIN and your VISA card to access your account. All sums advanced will be added to your account balance. If any use of your PIN constitutes an Electronic Funds Transfer, the terms and conditions of your Electronic Funds Transfer Agreement will govern such transactions to the extent that your Electronic Funds Transfer Agreement expands or amends this Agreement.

6.

LINE OF CREDIT LIMIT. If your application for a VISA card is approved, you will be notified of your credit limit (the maximum amount of credit we agree to provide to you or on your behalf) for transactions made under your account. Unless you are in default, the credit limit established for you will be self-replenishing as you make payment of your account. You agree to keep your unpaid balance within the credit limit set by us, and you promise to pay any amount over the credit limit upon our demand, whether or not we authorize the advance which caused you to exceed your credit limit. We are not obligated to accept charges which would cause you to exceed your credit limit. If your account is in default, you will have no credit available even if your unpaid balance is less than your credit limit. You agree that we can change your credit limit at any time. You may request a change to your credit limit by submitting an updated VISA application to us.

7.

PERIODIC STATEMENT. On a regular basis, you will receive a statement showing all transactions on your account, including amounts paid and borrowed since your last statement. You are responsible for making payments on your VISA account whether you receive a billing statement or not. See section 9.(E) of this Agreement.

You will receive one statement for all cards issued with your account number. If more than one person is an authorized user, the statement will be sent to the first person listed on the account. We need not send you a statement if we feel your account is uncollectible or if we have started collection proceedings against you because you defaulted. Unless you establish a billing error according to the Federal Truth-In-Lending Act, each statement is deemed to be correct. Your monthly statement will identify the merchant, electronic terminal or financial institution at which the transactions were made. Because sales, cash advances, credit or other slips cannot be returned with the statement, you should retain the copy of the slips furnished at the time of the transaction so that you can verify your monthly statement.

8.

FINANCE CHARGES. FINANCE CHARGES WILL BE IN AMOUNTS NOT IN EXCESS OF THOSE PERMITTED BY LAW. FINANCE CHARGES AND OTHER CHARGES THAT APPLY TO YOUR ACCOUNT ARE DISCLOSED IN THE FEDERAL TRUTH-IN-LENDING STATEMENT GIVEN TO YOU SEPARATELY.

9.

MINIMUM MONTHLY PAYMENT.

(A.) Except for Visa Classic Secured, your Minimum Payment each month will be either (1) 2% of your new balance on your billing statement or \$10 (whichever is greater); or (2) your new balance on your billing statement, if it is less than \$10; plus (3) any portion of the minimum payment(s) shown on the prior statement(s) which remains unpaid, and finance and other applicable charges.

(B.) Visa Classic Secured Minimum Payment each month will be either (1) 3% of your new balance on your billing statement or \$10 (whichever is greater); or (2) your new balance, if it is less than \$10; plus (3) any portion of the minimum payment(s) shown on the prior statement(s) which remains unpaid, and finance and other applicable charges.

(C.) Though you need only pay the Minimum Payment each month, you may make larger payments or pay your entire account balance at any time without penalty. You will only be charged periodic interest to the date you pay your entire account balance. Any partial payment or prepayment of your account will not delay your next scheduled payment. All payments must be in lawful money of the United States and drawn on a U.S. institution.

Subject to the requirements of applicable law, (a) we may select the method by which payments and credits are allocated to your account in our sole discretion, and (b) if you pay more than the Minimum Monthly Payment required, we will apply the excess amount to the balance with the highest Annual Percentage Rate and then to other balances in descending order based on Annual Percentage Rates. If your credits and/or payments exceed what you owe, we will hold and apply these against future purchases and cash advances. We will refund the credits or payments to you if you send us a written request and will refund any part of the credit balance remaining in your account after 6 months.

(D.) VISA Classic Secured Minimum Payments may be made through payroll deductions or other periodic deposits. Otherwise they must be mailed to the address shown on your statement to avoid delays in crediting your account. VISA Platinum, Gold and Classic payments must be mailed to the address shown on your statement to avoid delays in crediting your account. DO NOT MAIL PAYMENTS DIRECTLY TO THE CREDIT UNION. DO NOT COMMINGLE YOUR CREDIT CARD PAYMENTS WITH FUNDS DESIGNATED FOR CREDIT TO OTHER ACCOUNTS. Payment checks must be drawn on a financial institution or other entity domiciled in the United States. Although we post your payments in the manner described above, we may delay restoring your available credit limit in the amount of your payment. All credits for payments to your account are subject to final payment by the institution on which the item of payment was drawn.

(E.) At our option, we may provide for a payment skip option, which means that you may be allowed to skip making the Minimum Payment, for specified billing cycles. If you accept this payment skip option, we will continue to apply the interest as disclosed in the Federal Truth-in Lending Statement, but no late payment charges will apply to the skipped payment. For the billing cycle following a skipped payment, all the terms and conditions of this Agreement (including the Minimum Payment and applicable late charges) will continue to apply.

(F.) The Credit Union is not responsible for billing statements which are late, lost or damaged by the U.S. Postal Service. If you do not receive a billing statement, you may obtain information about your new balance, minimum payment and payment due date by calling 800-237-6211.

10. PLEDGE OF SHARES. BY SIGNING THE PLEDGE OF SHARES SECTION OF THE APPLICATION, YOU PLEDGE AND GRANT TO US A SECURITY INTEREST IN YOUR CREDIT UNION SHARES, INCLUDING DIVIDENDS WE PAY TO YOU ON THIS ACCOUNT TO SECURE THE ACCOUNT. You acknowledge that you

own any shares pledged. To apply for and maintain any VISA credit card, you must be a Credit Union member and have a Share Savings Account with us with a \$5 minimum balance, in addition to any other savings requirements that may apply.

If you have a VISA Classic Secured Card, you further agree:

- . To place \$250 of cleared funds on deposit as collateral for the card in a Special Share Savings Account to qualify for a \$500 VISA Classic Secured Credit Limit. Credit limits over \$500 will require funds on deposit in a Special Share Savings Account equal to 110% of the entire limit requested.

- . To make weekly and/or other periodic deposits of \$20 (minimum) through payroll deductions to that special Share Savings Account until that account reaches \$550 or 110% of the credit limit, and maintain those funds with us as collateral for the account.

- . That you have the option to make weekly and/or other periodic deposits to a designated Share Savings Account through payroll deduction in amounts equal to the minimum monthly payment on your line of credit (which may be higher than your actual minimum monthly payment on purchases or cash advances).

- . That you cannot withdraw any funds from these deposits except for amounts that exceed your credit limit plus one monthly payment. You cannot withdraw any funds from these deposits while your account balance exceeds your credit limit, if you are in default, or if we have blocked use of or requested the return of your card.

- . The deposits and payments described in this Agreement must be made while your VISA account is open, while the VISA Classic Secured Card is in your possession (regardless of your account balance), and after your account is closed, until it is paid in full, this agreement is terminated and your card is returned to us.

11.

MERCHANT CREDITS. A merchant gives you credit for returns or adjustments by sending us a credit slip which is then posted to your account. You need to allow up to 30 days from the date we receive the credit slip for the credit to appear on your statement. If it has not been posted to your account by then, refer to the Billing Rights summary below. Include a COPY of the credit slip with any correspondence.

12.

DEFAULT. You will be in default if any one of the following apply:

- . You do not make a payment within 30 days after its due date or perform any obligation under this Agreement, or any other Agreement you may have with us.

- . You exceed your credit limit.

. You die or become involved in an insolvency, receivership or custodial proceeding brought by or against you.

. You have made a false or misleading statement in a credit application with us and/or in your representations to us while you owe us money.

. A judgment or tax lien is filed against you or any attachment or garnishment is issued against any of your property or rights, specifically including anyone starting an action or proceeding to seize any of your funds on deposit with us.

. We, in good faith, believe your ability to repay your indebtedness hereunder is or soon will be impaired, time being of the very essence.

. Any default occurs and is not cured to our satisfaction under any other loan or other indebtedness you have with us.

IF YOU ARE IN DEFAULT, WE MAY IMMEDIATELY, WITHOUT NOTICE OR DEMAND AND TO THE EXTENT PERMITTED BY LAW, (1) CANCEL YOUR RIGHTS UNDER THIS AGREEMENT, INCLUDING ALL USE OF THE CARD(S), (2) DECLARE THE ENTIRE UNPAID BALANCE OF YOUR ACCOUNT IMMEDIATELY DUE AND PAYABLE, AND (3) REQUIRE THE RETURN OF ALL CARDS.

13.

ENFORCEMENT. We do not lose our rights under this Agreement if we delay enforcing them or if we accept late payments, partial payments, or any other payments, even if they are marked "paid in full." If any provision of this or any related Agreement is determined to be unenforceable or invalid, all other provisions continue to remain in full force and effect.

14.

ASSISTANCE IN PROSECUTION. You agree to assist us (for example, by furnishing affidavits and/or giving testimony) in the prosecution of any person(s) for unauthorized use of your card.

15.

NOTICES: Notice sent to any one of you will be considered notice to all. Any notices we give you shall be in writing and deemed given when deposited in the U.S. mail, with postage prepaid and addressed to you at your last known address in our records for your account or when sent by e-mail (if you use our internet banking services) to your last known internet address. Your notices to us must be in writing and sent to the address shown in your most recent billing statement or as otherwise specified in this Agreement. If a specific notice period or type of notice is required by applicable law, the notice will be made and will be binding in accordance with such law.

16.

CHANGE IN TERMS. To the extent permitted by law: we may change the terms of this Agreement at any time by notifying you of the changes as prescribed by the Federal Truth-In-Lending Act, the right to change the terms of this Agreement includes the right to change the periodic rate of interest applicable to your unpaid balance and/or future advances and changes may apply to all outstanding indebtedness on the effective date of the change.

17.

REFUSAL TO HONOR CARD(S). The Credit Union is not liable for the refusal or inability of merchants, financial institutions or others to accept the card, or for the refusal or inability of electronic terminals to honor the card or complete a card withdrawal or for their retention of the card.

18.

LIABILITY FOR CARDHOLDER NEGLIGENCE OR UNAUTHORIZED USE AND REPORTING LOST OR STOLEN CARDS. BY accepting a VISA card, you agree to accept responsibility for safeguarding your card and the PIN issued to you or any other authorized user in order to prevent unauthorized transactions. You agree that we may invalidate your card and PIN if unauthorized transactions occur as an apparent result of your negligence. You will not be liable for unauthorized transactions on a lost or stolen card after you notify "security." YOU MUST REPORT A LOST OR STOLEN CARD IMMEDIATELY. Notify "security" by calling 800-237-6211 IMMEDIATELY or by writing to Fidelity National Information System on behalf of Marriott Employees' FCU, PO Box 30495 Tampa Fl, 33630. You agree to tell us what you know about the loss or theft. We reserve the right to impose liability on you if we determine that you were negligent in the handling of the account or card. In any case, your liability will not exceed \$50. If you give us notice orally, you agree to confirm it in writing. You agree that unauthorized use does not include use by a person to whom you have given authority to use the account or card and that you will be liable for all use by such a person. To terminate that authority, you must notify us.

19.

EFFECT OF AGREEMENT. This agreement is the ONLY contract which applies to all transactions involving the card and overrides any sales, cash advance, credit, or other slips you may sign or receive when using the card.

20.

INTEGRATED DOCUMENT(S). Any separate sheet of paper labeled "Additional Disclosure Federal Truth-In-Lending Act" that is delivered to you and relates to this Agreement is an integrated part of this Agreement and Disclosure.

21.

**PAYABLE ON DEMAND.** The entire principal balance of your account plus interest will become immediately due and payable, at our option, under any of the following conditions:

You leave your employment with Marriott International, Inc. or any affiliate or subsidiary..You fail to return a signed Agreement..You are in default as defined in this Agreement.

If you are employed by Marriott International, Inc. or any affiliate or subsidiary and you leave that employment, and to the extent permitted by law, you authorize that company to release to us, and direct us to apply any final payments due you from that company to the balance owed to us, plus any charges outstanding on your account, if we so request.

22.

**UPDATING AND DISCLOSING FINANCIAL INFORMATION.** You agree to advise us of any change in your financial condition which may affect your creditworthiness and provide us with a current account application whenever we request one. At our request, you agree to provide facts to update information contained in your original account application or other financial information related to you, including information related to your default. You also agree that we may make inquiries pertaining to your employment, credit standing and financial responsibility in accordance with applicable laws and regulations as we deem necessary. You further agree that we may give information about the status and payment history of your account to consumer credit reporting agencies. By applying for or using the card, you agree that we may provide your personal data to VISA U.S.A., its members or their agents for the purpose of providing emergency cash and emergency credit card replacement services.

23.

**TERMINATION.** Either we or you may terminate this Agreement and your account at any time by giving the other party notice, but termination will not affect your obligations to pay the account balance plus any interest and other charges owed according to the terms of this Agreement. You must return all cards to us with your notice of termination. Termination by any one of you terminates the card for all of you. Termination by you is effective upon our acknowledgement that your notice has been received. The cards you receive remain our property and you must recover and surrender all cards to us upon request or upon termination of this Agreement. Termination of this account will also terminate any other products or services offered in conjunction with this account.

24.

**OTHER AGREEMENTS.** You agree that we do not waive our rights under this Agreement if we fail to assert them. The Agreement binds and benefits us and our successors and assigns and binds you, your estate and your personal representatives.



25.

ASSIGNABILITY OF ACCOUNT. You agree the Credit Union may at any time sell, transfer, or assign your VISA account to another financial institution.

26.

COMMUNICATIONS CONCERNING DISPUTED DEBTS: IF YOU MAKE A PAYMENT MARKED "PAID IN FULL" OR STATE THAT YOUR CHECK PAYS YOUR OUTSTANDING BALANCE OR IS OTHERWISE IN FULL SATISFACTION OF THIS AGREEMENT YOU MUST SEND THAT PAYMENT TO VISA P.O. BOX 31279 TAMPA, FL 33631-3279.

27.

TELEPHONE MONITORING: To ensure that you received accurate and courteous customer service, on occasion, your call may be monitored by our employees or agents and you agree to any such monitoring.

28.

MISCELLANEOUS: This Agreement is governed by the laws of the State of Maryland except to the extent federal laws preempt Maryland law. We elect to extend credit under Subtitle 9 of Title 12 of the Commercial Law Article of the Annotated Code of Maryland, except to the extent it is preempted by federal law. We can delay enforcing any of our rights any number of times without losing them. Your Billing Rights: Keep this Document for Future Use This notice tells you 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 you statement, write us at: Fidelity National Information System on behalf of

MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION

PO Box 30495 Tampa Fl, 33630

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:

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 why we believe the bill was correct. While we investigate whether or not there has been 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:

Fidelity National Information System on behalf of

MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION

PO Box 30495 Tampa Fl, 33630

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.

NOTICE TO OHIO RESIDENTS. Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE TO MASSACHUSETTS RESIDENTS. You may cancel a purchase under this Agreement if it has been signed by a party thereto at a place other than the address of the seller, which may be his/her main office or branch thereof, provided that you notify the seller in writing at his/her main office by first-class mail posted or by a telegram sent or delivered by no later than midnight of the third business day following a purchase under this Agreement.

NOTICE TO TEXAS RESIDENTS. This contract is subject in whole or in part to Texas law, which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas, 78705-4207. Phone number: 512-479-1285, 214-263-2016, 713-461-4074.

NOTICE TO ILLINOIS RESIDENTS. For comparative information on interest rates, charges, fees and grace periods, residents of Illinois may contact the Illinois Commissioner of Banks and Trust Companies, State of Illinois – CIP, P.O. Box 10181, Springfield, Illinois, 62791. Phone number: 800-634-5452.

NOTICE TO COSIGNER: You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not 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 the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase 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 your wages, 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 the debt.

Address all correspondence to:

Fidelity National Information Systems (FIS)

PO Box 30495 Tampa Fl, 33630

This agreement is effective as of November 14, 2010 and supersedes any prior VISA disclosures.

*MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION*

*ADDITIONAL DISCLOSURE – FEDERAL TRUTH-IN LENDING ACT*

*VISA CREDIT CARD*

The following disclosure is required by law and is part of your VISA Credit Card Agreement with Marriott Employees' Federal Credit Union. "You" means each person jointly and individually who applies for or otherwise is responsible for the VISA Platinum, VISA Gold, VISA Classic, or VISA Classic Secured Credit Card issued by Marriott Employees' Federal Credit Union (your "card".) "We" and "Credit Union" refers to Marriott Employees' Federal Credit Union or any of its assigns. "Account" means your VISA card account.

Interest Rates and Interest Charges

Annual Fee **Platinum:** None

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances Platinum: 9.90%

Paying Interest Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <http://www.consumerfinance.gov/learnmore>

## Fees

Transaction Fees .Foreign Transactions .Cash Advance .Balance Transfer 1% of each foreign transaction in U.S. dollars 2% of the amount of each cash advance 2% of the amount of each balance transfer

Penalty Fees .Late Payment .Returned Payment .Returned Convenience Check Up to \$35 Up to \$35 Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See below for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Interest: We will charge and you agree to pay interest calculated by multiplying the monthly average daily balances for purchases and cash advances for your account by the monthly periodic rate. Interest is calculated by multiplying the monthly average daily balances for purchases and cash advances for your account by the monthly periodic rate. Balance transfers are considered cash advances. The monthly periodic rate for the Platinum Credit Card is 0.8250% (corresponding ANNUAL PERCENTAGE RATE 9.90%).

How the Average Daily Balance is determined: The average daily balances for purchases and cash advances, including balance transfers, are determined separately. Balance transfers are considered cash advances. To get the average daily balances for purchases and cash advances, we start with the separate balances of purchases and cash advances at the beginning of the billing cycle and then separately add any new purchases and new cash advances. We then subtract any payments (as of the date received) or credits (as of the date of the transaction unless we have subtracted them as of a later date) applicable to your purchases or cash advance balances. We do the same each day of the billing cycle. We don't add any accrued interest or charges and fees, except credit insurance (if applicable.) This gives us the separate daily balances for purchases and cash advances. Then we add up the separate daily balances for purchases and cash advances for each day of the billing cycle and divide each total by the number of days in the billing cycle. This gives us the average daily balances for purchases and cash advances.

Interest Accrual: Interest will begin on each purchase, cash advance and balance transfer on the transaction date. Interest will be charged until you pay off the balance. For convenience checks, the transaction date is the date the check is presented to us for payment. You will pay interest on each cash advance from the date you get the cash advance and on each balance transfer from the date it is posted to your account. There is no grace period on cash advances or balance transfers.

Grace Period for Purchases: You can avoid interest charges on new purchases when they are first billed on a monthly statement, as described below, but not on cash advances or balance transfers. If a monthly statement includes new purchases, and you make a payment that we receive by the due date for that statement, which is at least 25 days after the close of the billing cycle, we will not charge interest on any portion of the new purchases on that statement to which we allocate such payment,

provided that your current statement also shows that we received payment of the New Balance for your prior month's statement by the payment due date on that statement or that the New Balance for your prior month's statement was zero.

**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, in either case, plus 1% of the amount of the foreign currency purchase or cash advance after its conversion into U.S. dollars. The exchange rate in effect on the central processing date may differ from the rate in effect on either the transaction date or the posting date. The exchange rate is subject to change by Visa. These foreign transaction fees are finance charges.

**Annual Membership Fee:** If your account has an annual fee, we will bill it to the account each year in the anniversary month that your account is opened whether or not you use your account, and you agree to pay it when billed. We will give you at least 30 days prior notice before we bill the annual fee. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days after we provide you the statement on which the annual fee is billed. Even though you pay the annual fee, we may close your account and or limit your right to make transactions on your account.

**Cash Advance and Balance Transfer Fees.** We will charge you transaction fees for balance transfers and cash advances, and you agree to pay them when billed. These fees are finance charges.

**Late Fees and Other Charges:** We will charge and you agree to pay the Late Payment Fee if any Minimum Payment is received by us more than 10 days after the due date on your monthly statement. The Returned Payment fee is charged if any item (check or electronic payment) presented for payment is dishonored for any reason. The Returned Convenience Check fee is charged if any convenience check (check or electronic payment) presented for payment is dishonored for any reason.

**Credit Insurance:** If you elected voluntary credit insurance when you applied for your Card, you understand that rates are not guaranteed. However, if rates increase, you will be notified in advance. For coverage to be effective you must have checked the "YES" box and signed or initialed the Payment Protection Option when you applied for the VISA account. Credit insurance premiums will be charged to your account as a purchase. The Monthly Premium per \$1,000.00 of outstanding balance is:

Single Credit Life \$0.26

Joint Credit Life \$0.47

Single Credit Disability \$0.62

**Other Fees:** We may charge fees for certain services that you request, for example, if you request a copy of a monthly statement, or for special services. We will not charge fees for copies of documents requested for a billing dispute. Service fees may change from time to time. We will disclose these fees to you when you request the service.

**Collection Costs:** You agree to pay the reasonable attorney's fees, court costs and/or collection agency fees and costs we incur as a result of your default, to the extent allowed by law. Any collection costs we incur will be added to your account as a purchase.

**Security Interest.** Your account is secured by all individual and joint share accounts you have with us now and in the future. Collateral securing other loans you have with us may also secure this account, except that your home, investment securities and household goods will never secure this account.

#### *MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION*

#### *ADDITIONAL DISCLOSURE – FEDERAL TRUTH-IN LENDING ACT*

#### *VISA CREDIT CARD*

The following disclosure is required by law and is part of your VISA Credit Card Agreement with Marriott Employees' Federal Credit Union. "You" means each person jointly and individually who applies for or otherwise is responsible for the VISA Platinum, VISA Gold, VISA Classic, or VISA Classic Secured Credit Card issued by Marriott Employees' Federal Credit Union (your "card".) "We" and "Credit Union" refers to Marriott Employees' Federal Credit Union or any of its assigns. "Account" means your VISA card account.

#### Interest Rates and Interest Charges

Annual Fee **Gold:** None

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances Gold:13.80%

**Paying Interest** Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <http://www.consumerfinance.gov/learnmore>

## Fees

Transaction Fees .Foreign Transactions .Cash Advance .Balance Transfer 1% of each foreign transaction in U.S. dollars 2% of the amount of each cash advance 2% of the amount of each balance transfer

Penalty Fees .Late Payment .Returned Payment .Returned Convenience Check Up to \$35 Up to \$35 Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See below for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Interest: We will charge and you agree to pay interest calculated by multiplying the monthly average daily balances for purchases and cash advances for your account by the monthly periodic rate. Interest is calculated by multiplying the monthly average daily balances for purchases and cash advances for your account by the monthly periodic rate. Balance transfers are considered cash advances. The monthly periodic rate for the Gold Credit Card is 1.1500% (corresponding ANNUAL PERCENTAGE RATE 13.80%).

How the Average Daily Balance is determined: The average daily balances for purchases and cash advances, including balance transfers, are determined separately. Balance transfers are considered cash advances. To get the average daily balances for purchases and cash advances, we start with the separate balances of purchases and cash advances at the beginning of the billing cycle and then separately add any new purchases and new cash advances. We then subtract any payments (as of the date received) or credits (as of the date of the transaction unless we have subtracted them as of a later date) applicable to your purchases or cash advance balances. We do the same each day of the billing cycle. We don't add any accrued interest or charges and fees, except credit insurance (if applicable.) This gives us the separate daily balances for purchases and cash advances. Then we add up the separate daily balances for purchases and cash advances for each day of the billing cycle and divide each total by the number of days in the billing cycle. This gives us the average daily balances for purchases and cash advances.

Interest Accrual: Interest will begin on each purchase, cash advance and balance transfer on the transaction date. Interest will be charged until you pay off the balance. For convenience checks, the transaction date is the date the check is presented to us for payment. You will pay interest on each cash advance from the date you get the cash advance and on each balance transfer from the date it is posted to your account. There is no grace period on cash advances or balance transfers.

Grace Period for Purchases: You can avoid interest charges on new purchases when they are first billed on a monthly statement, as described below, but not on cash advances or balance transfers. If a monthly statement includes new purchases, and you make a payment that we receive by the due date for that statement, which is at least 25 days after the close of the billing cycle, we will not charge interest on any portion of the new purchases on that statement to which we allocate such payment, provided that your current statement also shows that we received payment of the New Balance for your



prior month's statement by the payment due date on that statement or that the New Balance for your prior month's

statement was zero.

**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, in either case, plus 1% of the amount of the foreign currency purchase or cash advance after its conversion into U.S. dollars. The exchange rate in effect on the central processing date may differ from the rate in effect on either the transaction date or the posting date. The exchange rate is subject to change by Visa. These foreign transaction fees are finance charges.

**Annual Membership Fee:** If your account has an annual fee, we will bill it to the account each year in the anniversary month that your account is opened whether or not you use your account, and you agree to pay it when billed. We will give you at least 30 days prior notice before we bill the annual fee. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days after we provide you the statement on which the annual fee is billed. Even though you pay the annual fee, we may close your account and or limit your right to make transactions on your account.

**Cash Advance and Balance Transfer Fees.** We will charge you transaction fees for balance transfers and cash advances, and you agree to pay them when billed. These fees are finance charges.

**Late Fees and Other Charges:** We will charge and you agree to pay the Late Payment Fee if any Minimum Payment is received by us more than 10 days after the due date on your monthly statement. The Returned Payment fee is charged if any item (check or electronic payment) presented for payment is dishonored for any reason. The Returned Convenience Check fee is charged if any convenience check (check or electronic payment) presented for payment is dishonored for any reason.

**Credit Insurance:** If you elected voluntary credit insurance when you applied for your Card, you understand that rates are not guaranteed. However, if rates increase, you will be notified in advance. For coverage to be effective you must have checked the "YES" box and signed or initialed the Payment Protection Option when you applied for the VISA account. Credit insurance premiums will be charged to your account as a purchase. The Monthly Premium per \$1,000.00 of outstanding balance is:

Single Credit Life \$0.26

Joint Credit Life \$0.47

Single Credit Disability \$0.62

**Other Fees:** We may charge fees for certain services that you request, for example, if you request a copy of a monthly statement, or for special services. We will not charge fees for copies of documents requested for a billing dispute. Service fees may change from time to time. We will disclose these fees to you when you request the service.

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#### **Interest Rates and Interest Charges**

**Annual Fee Classic:** \$25

**Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances Classic:** 17.88%

**Paying Interest** Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

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## Fees

Transaction Fees .Foreign Transactions .Cash Advance .Balance Transfer 1% of each foreign transaction in U.S. dollars 2% of the amount of each cash advance 2% of the amount of each balance transfer

Penalty Fees .Late Payment .Returned Payment .Returned Convenience Check Up to \$35 Up to \$35 Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See below for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Interest: We will charge and you agree to pay interest calculated by multiplying the monthly average daily balances for purchases and cash advances for your account by the monthly periodic rate. Interest is calculated by multiplying the monthly average daily balances for purchases and cash advances for your account by the monthly periodic rate. Balance transfers are considered cash advances. The monthly periodic rate for the Classic Credit Card is 1.4900% (corresponding ANNUAL PERCENTAGE RATE 17.88%).

How the Average Daily Balance is determined: The average daily balances for purchases and cash advances, including balance transfers, are determined separately. Balance transfers are considered cash advances. To get the average daily balances for purchases and cash advances, we start with the separate balances of purchases and cash advances at the beginning of the billing cycle and then separately add any new purchases and new cash advances. We then subtract any payments (as of the date received) or credits (as of the date of the transaction unless we have subtracted them as of a later date) applicable to your purchases or cash advance balances. We do the same each day of the billing cycle. We don't add any accrued interest or charges and fees, except credit insurance (if applicable.) This gives us the separate daily balances for purchases and cash advances. Then we add up the separate daily balances for purchases and cash advances for each day of the billing cycle and divide each total by the number of days in the billing cycle. This gives us the average daily balances for purchases and cash advances.

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prior month's statement by the payment due date on that statement or that the New Balance for your prior month's

statement was zero.

**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, in either case, plus 1% of the amount of the foreign currency purchase or cash advance after its conversion into U.S. dollars. The exchange rate in effect on the central processing date may differ from the rate in effect on either the transaction date or the posting date. The exchange rate is subject to change by Visa. These foreign transaction fees are finance charges.

**Annual Membership Fee:** If your account has an annual fee, we will bill it to the account each year in the anniversary month that your account is opened whether or not you use your account, and you agree to pay it when billed. We will give you at least 30 days prior notice before we bill the annual fee. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days after we provide you the statement on which the annual fee is billed. Even though you pay the annual fee, we may close your account and or limit your right to make transactions on your account.

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Joint Credit Life \$0.47

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#### **Interest Rates and Interest Charges**

**Annual Fee Classic Secured: \$25**

**Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances Classic Secured: 17.88%**

**Paying Interest** Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

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## Fees

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Penalty Fees .Late Payment .Returned Payment Up to \$30 Up to \$28

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