In this Agreement the words, you and yours mean the Cardholder(s). The words we, us and our mean Alaska USA Federal Credit Union and any agent through which the Account is established.

You do not have to sign the Agreement, but once you have accepted, signed or used your Card, or the Account, you have agreed to the terms of the Agreement.

The following definitions apply to the terminology used in this Agreement and on your monthly statement:

Account: The Account and/or any opened credit account(s) approved by us for your use which is subject to the Terms and Conditions of this Agreement.

Annual Percentage Rate. The cost of your credit as a yearly rate.

Billing Cycle. The period established by us for the presentation of your monthly statement and a due date for a minimum payment. This interval is considered to be equal intervals of time unless a billing date varies more than four (4) days from the regular due date.

Cash Advance. Credit extended by us to you in the form of a loan made when you present the Card to us or to any financial institution holding the Card, or use of any other credit instrument, device or network to obtain cash advances.

Cash Advance/Balance Transfer Transaction Fee. A Finance Charge in the form of a Transaction Fee which is imposed on the Account for the purchase of your personal residence as collateral for any indebtedness of which we are or become the owner and holder, and is hereby understood that we hereby waive any claim we might otherwise acquire against said personal residence as collateral security for any obligation to us arising from your use of the Card.

Closing Date. The last day of the Billing Cycle.

Credit Limit. The maximum amount of credit available to you as set for the Account by us from time to time.

Finance Charge. The charges paid by you for the use of credit and/or the late payment of your bill. Finance Charges are calculated based on the Average Daily Balance of Purchases, Cash Advances/Balance Transfers and/or Other Charges.

Interest Rate. The percentage rate charged by us to calculate your Finance Charge.

Late Payment Charges. A Finance Charge that will accrue in the form of a Transaction Fee for purchases made with a Credit Card that are late payments of your Account.

Minimum Payment. The least amount of credit available to you as set for the Account by us from time to time.

New Balance. The balance of the Account at the beginning of the Billing Cycle. (It is the same as the Previous Balance at the beginning of the Billing Cycle plus (or minus) any transactions that occurred during the Billing Cycle.)

Other Charges. Charges other than Other Charges or Purchases. Other Charges are listed in part D of the Agreement.

Purchases. All transactions, including Credit Card Purchases, which are not Cash Advances or Balance Transfers.

Special Rule for Credit Card Purchases. A Finance Charge in the form of a Transaction Fee for Purchases will be imposed on the Account during a Billing Cycle. A Finance Charge computed on a Periodic Basis will also be imposed on Cash Advances/Balance Transfers from the date posted to the Account through the date paid. The Finance Charge accrued on Cash Advances/Balance Transfers between the Closing Date of the Billing Cycle and the date your Account is credited will appear on your next statement. There is no time period within which to pay this Finance Charge.

Terms and Conditions (Including Federal Truth in Lending Disclosures)

(A) The conditions under which a Finance Charge will be imposed:

(1) Pursuant to your request, the entire Previous Balance due from a date posted will be imposed on Purchases transactions posted during a Billing Cycle when the Previous Balance is not paid in full within the first 25 days of the Billing Cycle. A Finance Charge that will accrue in the form of a Transaction Fee for Purchases made during the Billing Cycle will also be imposed on Purchases included in the New Balance when the entire New Balance is not paid in full within 25 days after the date paid. A Finance Charge will also be imposed on the Previous Balance when the New Balance when the entire New Balance is paid in full within 25 days after the Closing Date.

(2) Cash Advances/Balance Transfers. A Finance Charge computed on a Periodic Basis will be imposed on each transaction for Cash Advances/Balance Transfers posted to the Account during a Billing Cycle. A Finance Charge computed on a Periodic Basis will also be imposed on Cash Advances/Balance Transfers from the date posted to the Account through the date paid. The Finance Charge accrued on Cash Advances/Balance Transfers between the Closing Date of the Billing Cycle and the date your Account is credited will appear on your next statement. There is no time period within which to pay this Finance Charge.

(3) If your Account is subject to a Finance Charge other than a Cash Advance/Balance Transfers Transaction Fee, then the more you pay and the sooner you pay, the less this Finance Charge will be.

(B) The method of determining the balance upon which a Finance Charge will be imposed:

(1) We figure a portion of the Finance Charge on your Account by applying a Transaction Fee to the “Average Daily Balance” of Cash Advances/Balance Transfers posted during the Billing Cycle.

(2) We figure a portion of the Finance Charge on your account by applying a Periodic Rate to the “Average Daily Balance” of Cash Advances/Balance Transfers on your account (including current transactions for Cash Advances/Balance Transfers). To get the “Average Daily Balance” of Cash Advances/Balance Transfers, we take the beginning balance of Cash Advances/Balance Transfers on your Account each day, and any new Cash Advances/Balance Transfers made during the Billing Cycle plus (or minus) any reductions or credits made to the Account during the Billing Cycle. This gives us the daily balance for Cash Advances/Balance Transfers. Then we figure the Finance Charge by applying a Periodic Rate to the Average Daily Balance of Cash Advances/Balance Transfers. There is no period beyond the allowable 25 days in which credit should be available to the Cardholder.

(3) We figure a portion of the Finance Charge on your Account by applying a Periodic Rate to the “Average Daily Balance” of Purchases, Cash Advances/Balance Transfers and Other Charges (excluding Late Payment Charges). To get the “Average Daily Balance” of Purchases, we take the beginning balance of Purchases on your Account each day, and any new Purchases made during the Billing Cycle plus (or minus) any reductions or credits made to the Account during the Billing Cycle. This gives us the daily balance for Purchases. There is no period beyond the allowable 25 days in which credit should be available to the Cardholder.

(4) We figure a portion of the Finance Charge on your Account by applying a Periodic Rate to the “Average Daily Balance” of Purchases, Cash Advances/Balance Transfers and Other Charges (excluding Late Payment Charges). To get the “Average Daily Balance” of Purchases, we take the beginning balance of Purchases on your Account each day, and any new Purchases made during the Billing Cycle plus (or minus) any reductions or credits made to the Account during the Billing Cycle. This gives us the daily balance for Purchases. There is no period beyond the allowable 25 days in which credit should be available to the Cardholder.

(5) We figure a portion of the Finance Charge on your Account by applying a Periodic Rate to the “Average Daily Balance” of Purchases, Cash Advances/Balance Transfers and Other Charges (excluding Late Payment Charges). To get the “Average Daily Balance” of Purchases, we take the beginning balance of Purchases on your Account each day, and any new Purchases made during the Billing Cycle plus (or minus) any reductions or credits made to the Account during the Billing Cycle. This gives us the daily balance for Purchases. There is no period beyond the allowable 25 days in which credit should be available to the Cardholder.

We must acknowledge your letter within 90 days, unless we can show that there is no error. If there is an error, we will describe the error and explain why we believe your bill is correct. If we cannot investigate your complaint within 90 days of your letter or can extend the time for closing the investigation to 90 days for a legitimate reason, we will tell you why within 15 days of your letter.

(D) The conditions under which any other charges may be imposed:

We may charge you any other charges that are permitted by law, including, but not limited to, late payments, finance charges, and other violation of the law. If you have been determined to be in violation of the law, you may be charged any other costs that may be incurred as a result of the violation.

If you elect not to pay your balance in full, a payment according to the following schedule must be made by you within 25 days after the Closing Date of the Billing Cycle as provided in your statement.

Minimum Payment Schedule:

<table>
<thead>
<tr>
<th>If your New Balance is</th>
<th>Your Minimum Payment will be:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $150</td>
<td>$15 $150</td>
</tr>
<tr>
<td>More than $150</td>
<td>$150 $200</td>
</tr>
</tbody>
</table>

(F) The minimum payment required: You must either correct the error or explain why we believe the bill is correct.

(G) 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 your bill is wrong, or if you need more information about your rights, you must notify us in writing within 60 days after we sent you the first bill on which the error or problem appeared. Write to us to correct the error or explain why we believe the bill is correct. 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.

A detail of your reasons why you believe there is an error.

If you exaggerate or withhold information, we may not be able to investigate the error.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you must notify us in writing within 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.

(G) 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.

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If you exaggerate or withhold information, we may not be able to investigate the error.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you must notify us in writing within 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.
Upon such notice to you, if any, as may be required by law, Up to No fee Alaska USA uses a method called “average daily ScoreCard Award Headquarters for details regarding merchandise options and shipments before office box. If you have an APO, U.S. eligible territory or international address, please contact 3. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. requirements assigned to any Award are subject to change from time to time without notice, and of Points available in your Account as of the date of your most recent earnings statement. Point your Account. Contact Alaska USA (“Sponsor”) for full details on the Program period dates during Award which you are eligible to earn Points. your Account. Contact Alaska USA for more details.

Billing rights: Information on your rights to dispute transactions and how to exercise those rights

It is a member in connection with the Program (“Association”) make no Award, Warranty claims must be directed to the manufacturer or provider, as applicable. SPONSOR, ANY SERVING OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS, PRODUCTS, MERCHANDISE AND/OR

Payment penalty APR and When

Transactions.

If a seller agrees to give you a refund or adjustment, you will accept a credit slip for your

Interest. Note any damages or shortages on the delivery receipt before signing to accept delivery from

severable from the invalid provision remain in effect.

Billing rights:


costs incurred by the credit union in the event of a default will be added

You will not use the Card to obtain credit in excess of the amount of the Credit Limit

ALASKA USA FEDERAL CREDIT UNION

Upon such notice to you, if any, as may be required by law, Up to No fee Alaska USA uses a method called “average daily ScoreCard Award Headquarters for details regarding merchandise options and shipments before office box. If you have an APO, U.S. eligible territory or international address, please contact 3. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. requirements assigned to any Award are subject to change from time to time without notice, and of Points available in your Account as of the date of your most recent earnings statement. Point your Account. Contact Alaska USA (“Sponsor”) for full details on the Program period dates during Award which you are eligible to earn Points. your Account. Contact Alaska USA for more details.

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

4. Note any damages or shortages on the delivery receipt before signing to accept delivery from

the carrier. A merchandise reward received damaged or defective may be returned to the shipper for replacement within 30 days of receipt. All parts, parts, warrantee, and original packaging materials must be returned with the merchandise Award.

5. Applicable manufacturers’ or providers’ warranties, if any, will be included with your Award. Warranty claims must be directed to the manufacturer or provider, as applicable. SPONSOR, ANY

transaction is processed. Such fees are in addition to any applicable exchange rates or currency conversion fees. ALASKA USA FEDERAL CREDIT UNION is not responsible for any charges levied by Visa on Card Use. 

Tie Breaker Resolution.

4. Note any damages or shortages on the delivery receipt before signing to accept delivery from

the carrier. A merchandise reward received damaged or defective may be returned to the shipper for replacement within 30 days of receipt. All parts, parts, warrantee, and original packaging materials must be returned with the merchandise Award.

5. Applicable manufacturers’ or providers’ warranties, if any, will be included with your Award. Warranty claims must be directed to the manufacturer or provider, as applicable. SPONSOR, ANY

Transaction Fees

• Balance Transfer 2% of the balance transfer amount ($10 maximum) • Cash Advance 2% of the cash advance amount ($10 maximum)
• Foreign Transaction No fee

Penalty Fees

• Late payment Up to $35
• Returned Payment Up to $20

How Alaska USA will calculate your balance: Alaska USA uses a method called “average daily balance (including new purchases).” See your account agreement for more details.

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 www.consumerfinance.gov/learnmore.