Cardholder Agreement

(Injecting Federal Truth in Lending Disclosures)

Dear Member:
This Agreement is your contract. It contains disclosures required by the Federal Truth in Lending Act and other laws. It contains the terms and conditions that apply to your Account.

You have the right to receive a copy of this Agreement and a copy of your periodic statement. In addition, you have the right to receive a periodic statement containing information about your Account and transactions. You are responsible for providing us with your complete mailing address.

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 its terms.

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

1. Account. The credit card and/or any other open-end credit account(s) approved by us for your use which is subject to the Terms and Conditions of this Agreement.
2. Annual Percentage Rate. The cost of your credit as a yearly rate.
3. Billing Cycle. The time period for which we render an account statement.
4. Closing Date. The last day of each Billing Cycle.
5. Credit Limit. The maximum amount of credit available to you under the terms of your Account.
6. Date of the Billing Cycle. The date on which the monthly statement is due.
7. Date of the Previous Billing Cycle. The date on which the previous monthly statement was due.
8. Date of the Statement Period. The number of days from the date the statement is generated until the date the statement is due.
9. Date of the Statement Period (excluding grace period). The number of days from the date the statement is generated until the date the statement is due.
10. Date of the Statement Period (excluding grace period) minus 21 days. The number of days from the date the statement is generated until the statement is due.
12. Daily Periodic Rate. The minimum finance charge that is not less than one-half of the finance charge that would be assessed if the entire New Balance were paid in full on the Closing Date of the Billing Cycle and the amount were not paid in full within the first 25 days of the Billing Cycle.
13. Finance Charge. The amount charged you for the privilege of extending credit.
14. Finance Charge Imposed. The charge that we will impose if you do not pay the entire New Balance in full within the first 25 days after the Closing Date.
16. Finance Charge Not Imposed. The amount charged you for a New Balance when you pay the entire New Balance in full within the first 25 days after the Closing Date.
17. Finance Charge Not Imposed on New Balance. The amount charged you for a New Balance when you pay the entire New Balance in full within the first 25 days after the Closing Date.
18. Finance Charges. The total amount charged you for the privilege of extending credit.
19. Finance Charges Imposed. The charge that we will impose if you do not pay the entire New Balance in full within the first 25 days after the Closing Date.
21. Finance Charges Not Imposed. The amount charged you for a New Balance when you pay the entire New Balance in full within the first 25 days after the Closing Date.
22. Finance Charges Not Imposed on New Balance. The amount charged you for a New Balance when you pay the entire New Balance in full within the first 25 days after the Closing Date.
23. Finance Charges Imposed. The charge that we will impose if you do not pay the entire New Balance in full within the first 25 days after the Closing Date.
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Additional you also agree to all of the following:

Membership. If your membership with Alaska USA Federal Credit Union terminates for any reason, you will notify us in writing and return any ScoreCard issued to you, except for ScoreCard cards issued on a Visa debit card basis. If your membership with Alaska USA Federal Credit Union terminates, you will notify us in writing and return any ScoreCard issued to you, except for ScoreCard cards issued on a Visa debit card basis.

If you do not make at least the Minimum Payment due by the Due Date, you will not be entitled to earn and you will lose any and all Points related to that transaction.

You will notify us immediately of the loss or theft, or the use without your permission, of any Card or other credit instrument or device which we supply to you calling 561-2990. They are not preempted by Federal laws and regulations. No inference as to intent with respect to this Agreement may be drawn from such effective date. We will have the right to assign and transfer our rights under this Agreement, or after you have exceeded your Credit Limit does not waive the default. Default on any Account or other obligation that you have with us will constitute default on all Accounts with us. If you notify us in writing of a billing error, we will investigate your claim within 5 business days of receipt of your written claim and will respond to you in writing within 30 calendar days of receipt of your written claim. During this 30 calendar day period, we may propose a different amount or explanation of the amount in question. Your Account may be charged for the actual cash difference between the cost of the Award redeemed and the retail cost of the actual award(s). Please return any unused portion of your Award within 48 hours of receipt. No Awards are payable in cash or credit. If your membership with Alaska USA Federal Credit Union terminates for any reason, you will notify us in writing and return any ScoreCard issued to you, except for ScoreCard cards issued on a Visa debit card basis. If you or after you have exceeded your Credit Limit does not waive the default. Default on any Account or other obligation that you have with us will constitute default on all Accounts with us. If you notify us in writing of a billing error, we will investigate your claim within 5 business days of receipt of your written claim and will respond to you in writing within 30 calendar days of receipt of your written claim. During this 30 calendar day period, we may propose a different amount or explanation of the amount in question. Your Account may be charged for the actual cash difference between the cost of the Award redeemed and the retail cost of the actual award(s). Please return any unused portion of your Award within 48 hours of receipt. No Awards are payable in cash or credit. If your membership with Alaska USA Federal Credit Union terminates for any reason, you will notify us in writing and return any ScoreCard issued to you, except for ScoreCard cards issued on a Visa debit card basis.