BUSINESS CREDIT CARD REVOLVING LOAN AGREEMENT

BINDING ARBITRATION: EXCEPT AS SPECIFICALLY PROVIDED HEREIN, THIS ARBITRATION PROVISION SUBSTANTIALLY LIMITS YOUR RIGHT TO BRING A LEGAL ACTION IN A JUDICIAL FORUM (EXCEPT FOR MATTERS THAT MAY BE BROUGHT IN SMALL CLAIMS COURT AS SET FORTH HEREIN).

PLEASE READ THIS SECTION CAREFULLY. THE PARTIES WILL NOT HAVE A RIGHT TO HAVE A JUDGE OR JURY DECIDE ANY CLAIM OR DISPUTE; AND THE ABILITY TO APPEAL IS LIMITED IN AN ARBITRATED MATTER HEREUNDER. ANY DISPUTES WILL BE DECIDED BY A NEUTRAL ARBITRATOR. FURTHER, NEITHER PARTY NOR ANYONE OF THEIR BEHALF CAN PURSUE ANY CLAIM OR DISPUTE IN ANY CLASS OR REPRESENTATIVE CAPACITY. IT IS THE INTENT OF THE PARTIES HERETO TO PROVIDE A FUNDAMENTALLY FAIR AND LESS COSTLY FORUM TO ADDRESS ANY DISPUTES BETWEEN THE PARTIES; AND THE PARTIES SPECIFICALLY AGREE TO THIS ALTERNATIVE METHOD OF DISPUTE RESOLUTION AS AN INTEGRAL PART OF THE RELATIONSHIP BETWEEN THE PARTIES.

THIS IS YOUR AGREEMENT AND DISCLOSURE STATEMENT WITH CREDIT UNION OF COLORADO, A FEDERAL CREDIT UNION. PLEASE READ IT CAREFULLY AND KEEP IT FOR YOUR RECORDS. IT SUPERSEDES ALL PRIOR AGREEMENTS AND DISCLOSURE STATEMENTS RELATING TO YOUR ACCOUNT. YOU DO NOT HAVE TO SIGN THIS AGREEMENT. YOUR AGREEMENT TO ALL OF THESE PROVISIONS, AS AMENDED FROM TIME TO TIME INCLUDING THE CARD ISSUED BY US, WILL BE SHOWN BY YOUR APPLICATION FOR THE CARD, YOUR ACCEPTANCE OF THE CARD, OR YOUR USE OF THE CARD, WHICHEVER OCCURS FIRST.

Definitions. In this Agreement, the word "Card" or “Business Card” means either one or more VISA credit cards and any duplicates, renewals or substitutions we issue to the borrower or to any designated authorized user(s). The words, “Company,” "you," "your," and "yours" mean the borrower and all cardholders (borrowers, co-borrowers and or guarantors); anyone any borrower or cardholder permits to use the Card(s); as well as any authorized user for whom an additional Card(s) is issued to the extent of their purchases and cash advances, as well as transactions by anyone they permit to use the Card(s). The word "cardholder" means any borrower as well as any person the borrower designates as a cardholder. The words "Credit Union," "we," "us," and "our" mean **CREDIT UNION OF COLORADO, A FEDERAL CREDIT UNION**.

Pledge Of Shares And Security Interest.

BY SIGNING AN APPLICATION, ACCEPTANCE OR AUTHORIZED USE OF ANY CREDIT CARDS, YOU GRANT AND PLEDGE A CONSENSUAL LIEN TO US ON ALL SHARES TO SECURE PAYMENT OF YOUR OBLIGATIONS ON THIS ACCOUNT. IN ADDITION, YOU ACKNOWLEDGE OUR STATUTORY LIEN RIGHTS UNDER THE FEDERAL CREDIT UNION ACT; YOU AGREE THAT SUCH A LIEN IS IMPRESSED AS OF THE DATE THAT THIS ACCOUNT IS OPENED; AND YOU AGREE THAT WE CAN APPLY THE SHARES PLEDGED AT THE TIME OF ANY DEFAULT ON THIS ACCOUNT WITHOUT FURTHER NOTICE. “Shares” for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, or other account(s) of the borrower or any guarantor, whether jointly or individually held -- regardless of contributions, that you have on deposit now or in the future.

Security Agreement: *“Non-Purchase-Money Security Interests”* Payments on your Account are secured by any security interest in any property securing your other obligations to the Credit Union, whether existing now or in the future, except your household goods and your primary residence.

How to Use this Account: All cards issued must be signed in order to use any card. You can purchase or lease goods and services ("Purchases") from any merchant who honors your Card up to your maximum credit limit for your Card (not to exceed the aggregate account limit) by presenting your Card and signing a sales slip for the amount of the Purchase. You may also use the Card to obtain cash loans ("Cash Advances") up to your maximum credit limit from financial institutions that accept the VISA credit card. You agree not to present your Card or obtain a Cash Advance for any extension of credit in excess of your available Credit Limit (card limit and/or aggregate account limit). Certain purchases and cash advances require authorization prior to completion of the transaction. In some cases, you may be asked to provide identification. If our system is not working, we may not be able to authorize a transaction, even though you have sufficient credit available. Also, for security reasons, we may block the use of your Card in certain countries or geographic areas. We will have no liability to you or others if any of these events occur.

ATM Access: If you have received a personal identification number (PIN), you may use your Card and PIN to obtain Cash Advances at any Automatic Teller Machine ("ATM") that accepts your Card. Your PIN is confidential and should not be disclosed to anyone. You agree not to write your PIN on your Card, you will not keep your Card and PIN together, and you will not provide your PIN to anyone who is not an authorized user. Except as otherwise provided in this agreement, advances through ATM access will be treated as Cash Advances under this Agreement. Although we do not charge a fee for this service, others may. **Owners of ATMs that we do not own may charge fees in addition to any fees disclosed in this Agreement. This is not a fee charged by your Credit Union; however, any such fee will be added to your account. The party charging the fee is required to provide appropriate disclosures to you with regard to any such fees.**

Term and Termination: Unless canceled by the Credit Union, each Business Card shall be in force for the term stated thereon. Within 45 days of the scheduled expiration date of a Business Card, Company or Designated Employee shall notify the Credit Union if the Business Card should not be renewed. In the absence of such notification, the Credit Union may renew the Business Card for such term as the new card shall state when issued. The Credit Union shall have the right to terminate this Agreement, effective immediately, upon any material breach or violation of any obligation contained in this agreement by the Company or any authorized user or guarantor. Without limiting the foregoing, the Credit Union has the right to terminate your line of credit and to demand the return of all cards and other access devices if the Credit Union, in its sole discretion, feels that it is insecure for any reason whatsoever; including but not limited to mismanagement of your account, failing to safeguard any access device, creation of any credit balances by you that may increase the risk of loss or exposure of the Credit Union or failing to cooperate with the Credit Union or others with regard to any claim of unauthorized use or any other defense to payment under applicable law. Upon termination by you or us, all amounts owed pursuant to the terms of this Agreement are due and payable in full.

Payment and Notice in the Case of Lost or Stolen Card(s) / Unauthorized Use: You shall be liable for any and all authorized charges and cash advances made with any and all of the cards we issue and/or renew under this agreement and shall pay same together with any finance charges, expenses or other charges accrued. Unauthorized use is any use by an individual other than an authorized user without the knowledge or consent of the Company or an authorized user to whom a card was issued. Where there is unauthorized use the Company's liability shall be determined pursuant to these definitions and 12 CFR 226.12(b); however, where the Credit Union reasonably believes that the Company may issue or provide authorized use to 10 or more persons, the Company shall be responsible for all authorized and unauthorized use. If Company or an authorized user believes that the Card has been lost or stolen, notify the VISA Network immediately at 1-800-453- 4270, or if during normal business hours, contact the Credit Union at **(800) 444-4816.**

The Credit Union can accept late or partial payments as well as payments that are marked with "paid in full" or other restrictive endorsements, without losing any of our rights under this Agreement. If you pay more than the Minimum Payment Due, we will allocate the excess amount to your account balance at our discretion, unless you tell us otherwise. You must pay the Credit Union in U.S. dollars drawn on funds on deposit in the United States. If you make payment with other currencies or from an institution domiciled outside the United States, then your payment will not be credited until the funds have been collected by us in U.S. dollars. The Credit Union will determine the method of applying payments and credits to your account.

You authorize us to honor any Purchase or Cash Advance you make by telephone or mail on this account. You agree that a signature is not necessary as identification in such cases. We reserve the right to refuse to honor any request for credit, to reduce your credit limit or terminate your account at any time using our sole discretion, based on changes in the economy, the Credit Union's financial condition, your creditworthiness or for any other reason not prohibited by law.

To protect you and us, the Credit Union, in its sole discretion, may place a temporary freeze on all or part of the credit available to you for new purchases or cash advances under this agreement any time the Credit Union receives a large payment, by a method other than cash, certified funds or electronic transfer. In such cases, the Credit Union may freeze your credit line until payment is actually collected by us.

Terminating Authorized Users Card(s): The Company shall have sole responsibility for notifying the Credit Union in writing regarding cancellation of charging privileges of authorized user(s). The Company shall return to the Credit Union the card upon cancellation. The Company shall be responsible for any and all charges made prior to the return of the card to the Credit Union.

Limit(s) on Card Purchases and/or Cash Advances: The Credit Union shall establish and advise the Company, by separate document, of the limit (the Individual Card Limit) on the extension of credit under each account, which Individual Card Limit may be adjusted from time to time in the discretion of the Credit Union with the approval of the Company. In addition, the Credit Union establishes a limit (the Aggregate Limit) on the extension of credit on all of the accounts. The Aggregate Limit is determined by certain rules and regulations to which the Credit Union is subject, which amount is also disclosed to you separately. The Aggregate Limit shall automatically be adjusted to reflect any changes in the applicable rules and regulations. The Credit Union shall promptly notify the Company of any such changes. In addition, the Credit Union may adjust the Aggregate Limit from time to time in the discretion of the Credit Union with the approval of the Company. The Company represents that it will not make, authorize or allow use of any Card for any purchases or cash advances which would exceed the Individual Limit for the card; and that it will not make, authorize or allow the amount of credit extended under all of the cards to exceed the Aggregate Limit. The Credit Union shall have the right to withhold any further advances of credit to an account which exceeds its Individual Limit, and to withhold any further advances of credit to any account if the amount owing on all of the accounts exceeds the Aggregate Limit.

Card(s) Are Property of Credit Union and Cancellation: All Cards shall remain the property of the Credit Union and are not assignable or transferable and may be canceled by the Credit Union at any time for any reason, without notice, except as required by law. Such cancellation shall in no way impair existing obligations to the Credit Union. Any and all cards must be surrendered to the Credit Union upon the Credit Union's request.

Default: The Company will be in default if: (a) you fail to pay the Payment Due by the Payment Due Date; (b) the Credit Union, in its sole discretion, feels insecure (For example: Our good faith belief that your ability to pay your account is impaired; use of your account in any manner or in any way that may expose the Credit Union to a risk of loss; etc.); (c) your ability to repay is materially reduced by a change in your employment, by an increase in your obligations, by bankruptcy or insolvency proceedings involving you, by your death, or (for community property state residents only) by a change in marital status or domicile; (d) you exceed your credit limit without our permission; (e) you have made a false or misleading statement to us in your application or otherwise; (f) you are in default under any

other agreement with us; (g) if you use or authorize the use of any Card(s) to make or facilitate any illegal transaction; or (h) you fail to perform any of your other obligations under the terms of this Agreement as it may be amended from time to time. Upon default we may close your Account to future purchases and advances and, to the extent not prohibited by Governing Law, demand immediate payment of your entire Account balance, after giving you any notice and opportunity to cure the default if required by applicable law. The Credit Union's sole obligation hereunder with regard to determining and declaring an event of default is the exercise of "good faith," based on its subjective understanding of applicable facts.

Collection Costs: You will be liable for our costs of collection and, if we refer this claim to an attorney for collection, you will be liable for any reasonable attorney's fees we incur, plus the costs and expenses of any legal action.

Financial Information: Unless otherwise specifically agreed in writing by the Credit Union, the Company shall furnish the Credit Union with an annual financial statement at the end of each year; and/or shall furnish such other information as the Credit Union may reasonably request from time to time within 15-days from the date of any such request.

Commercial Use Only: No charges or cash advances may be incurred for personal family household purposes. The Company shall so advise each authorized user.

Monthly Payment. We will mail you a monthly statement showing your Previous Balance of purchases and cash advances, the current transactions on your account, the unused available credit, the FINANCE CHARGE due on purchases and cash advances, any other billed fees, the total New Balance, and the Minimum Payment. Every month you must pay at least the Minimum Payment. A late fee of $15.00 will be imposed on any minimum payment not paid within ten (10) days after the scheduled due date. You may authorize us to automatically transfer the Minimum Payment from your share or share draft account. You may pay more frequently, pay more than the Minimum Payment, or pay the total New Balance in full, which will reduce the FINANCE CHARGE. The Minimum Payment will be either (a) 3% of your total New Balance or $20.00, whichever is greater, or your total New Balance, if it is less than $20.00, plus (b) any delinquent amounts from prior billing periods or any amount over limit, whichever is greater. At any time your total New Balance exceeds your Credit Line, you must immediately pay the excess. Payments are applied as follows (1) to FINANCE CHARGE, (2) higher interest rate balances, (3) lower interest rate balances.

Grace Period. There is a GRACE PERIOD of at least 25 days on Purchases if certain conditions are met. You can avoid an interest charge on Purchases by paying the full amount of the new Balance on or before the Payment Due Date. Otherwise, the new Balance of Purchases AND subsequent Purchases will be subject to an interest charge. There is no grace period for cash advances or balance transfers. An interest charge is imposed from the date of posting of each cash advance or balance transfer.

How We Calculate Your Balance Subject to Interest Charges. We use a method called "average daily balance (including new purchases)." We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases or cash advances and other debits, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Fees are not included in the average daily balance calculations. Balance transfers are treated as cash advances.

Interest Charges. The interest charge for each statement cycle is determined by applying the monthly periodic rate to the average daily balance of your account, including current transactions. The monthly periodic rate will be a variable rate based upon a corresponding ANNUAL PERCENTAGE RATE tied to an index. The index is the "prime rate" as published in the Money Rate's table of the Wall Street Journal (Western Ed.). The index value used for a given billing cycle will be the value published on the last day of your previous billing cycle. If the index is not published on that day, the most recently published value before that date will be used to determine the monthly periodic rate. If more than one prime rate is published, the index will be the highest of the rates published. The ANNUAL PERCENTAGE RATE applicable to your account is determined by adding the index and six, eight, or ten percent. The ANNUAL PERCENTAGE RATE for the billing cycle will be divided by twelve to get the monthly periodic rate for the billing cycle. If the Wall Street Journal ceases to publish the index, the credit union will choose a new index and give you notice of its choice. Regardless of the index value, the ANNUAL PERCENTAGE RATE will never exceed 21% or the maximum allowed by law. Interest charges are posted on the day that statements are generated by the credit union. An increase in the rate may result in an increase in the amount of the interest charge.

Changing This Agreement: The Credit Union may change the terms of this Agreement, including the Annual Percentage Rate, at any time. Except where limited by applicable law, the new terms, including, but not limited to, increasing the finance charge or the way the Credit Union calculates finance charges, late charges, and the minimum payment due, will apply both to new purchases and cash advances and to the existing outstanding balance of your account as of the day of the change. In accordance with applicable law, the Credit Union will notify you of any increased charge or change by writing to you at the most recent address shown for you on the Credit Union's records.

Delay in Enforcement/Waivers: The Credit Union may delay or waive enforcement of any of the provisions of this Agreement, including any agreement to make timely payments, without losing its right to enforce the same provision later or any other provisions of this Agreement. You waive the right to receive notice of any waiver or delay or presentment, demand, protest or dishonor. You also waive any applicable statute of limitations to the full extent permitted by law and any right you may otherwise have to require the Credit Union to proceed against any person before suing you to collect. You understand that the Credit Union will not be liable for a merchant's or other parties' refusal to honor your Card whether due to an error by the Credit Union, the merchant, the Credit Union's authorized agent, or other third party.

Change of Name or Address: You will notify immediately the Credit Union in writing if your name, home address, or employment changes.

Additional Terms of Agreement: To the extent not prohibited by applicable law, the terms, interpretation and enforcement of any claim or dispute arising under this Agreement, as well as all parties rights and duties, will be governed by Colorado law regardless where you may reside or use your account. Further, this Agreement is the contract which governs all transactions on your Account even though sales, cash advances, credit or other slips may contain different terms. You may not transfer or assign your account or any card to any other person without the Credit Union's written permission. The Credit Union may assign or transfer this Account, your Account balance, or this Agreement to another person, who will have all of our rights hereunder. This Agreement is binding on your heirs and legal representatives. **If any law or judicial ruling makes any part, provision, sentence or section of this Agreement unenforceable, the remainder will continue in full force and effect.** You agree that your account will also be subject to all rules and regulations of VISA U.S.A., Inc. If there is any conflict between this Agreement and the rules and regulations of VISA U.S.A., the rules and regulations of VISA U.S.A., will control, as applicable.

Limitation of Lawsuits and Jury Waiver. You agree that any lawsuit based on a cause of action against us must be filed within one year from the date it arises, or you shall be barred from filing any lawsuit. This limitation includes, tort, contract and all other causes of action for which you and we may lawfully contract to limit. Further, you knowingly waive the right to have any claim, counterclaims, choses in action and all other disputes tried to a jury.

Illegal Transactions: You warrant and agree that your account and any card(s) issued, and any other access device or any related account will not be used to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us) under applicable law, including but not limited to any transaction involving or relating to any gambling activity. You agree that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

Mandatory Arbitration of Disputes and Claims:

Arbitration is a method of deciding disputes outside the court system. The parties agree and understand that they choose arbitration instead of litigation to resolve all claims and disputes not specifically excluded. This provision governs when and how any disputes you and we may have will be decided. Unless specifically prohibited by applicable law all disputes, claims, damages, choses in action, claims for injunctive relief or controversies arising from or relating in any way to the agreements, relationships, accounts, loans, or security agreements between you and us; the relationships which result or arise as a result of this Agreement; any rights, privileges or services you receive from us now or in the future; any claims or disputes arising in or ancillary to any bankruptcy or other insolvency proceeding; or the validity of this clause (together referred to collectively as Agreement), shall be resolved by binding arbitration by a single arbitrator chosen with the mutual consent of the parties. The arbitrator must be an attorney with more than ten (10) years experience or a retired judge. If for any reason the parties do not consent to an arbitrator within thirty (30) days from the date that notice of a claim or intent to arbitrate is provided to the other party, then an arbitrator will be selected pursuant to the Rules of the American Arbitration Association ("AAA"). This arbitration Agreement is made pursuant to a transaction in Interstate Commerce, and shall be governed by the Federal Arbitration Act ("FAA") at 9 USC § 1, et seq., as amended from time to time. It is understood and agreed that your Credit Plan Agreement(s), your Accounts, all transactions on your Accounts, and any dispute defined herein shall involve Interstate Commerce. If any dispute between us does not involve Interstate Commerce, such dispute shall be governed by the Arbitration Act for the State set forth in this Agreement, as amended from time to time, in which case all references to the FAA herein shall be to said State Act. **If the State has no Arbitration Act, then the parties will be governed by the Rules of the American Arbitration Act in any matter not involving interstate commerce** The parties agree and understand that the arbitrator shall have all power provided by the law and this Agreement to make and enter findings of fact and determination of judgment based on the parties' Agreements and applicable law, including but not limited to the rights of possession, off-set, property rights, money damages, declaratory relief, and injunctive relief. No arbitrator shall have the jurisdiction or authority to add to, take from, nullify or modify any of the terms the Agreement. The arbitrator shall be bound by the facts and evidence submitted to him. Arbitration will be subject to the rules of procedure and evidence consistent with the Rules of the American Arbitration Association, and the Arbitrator will not apply federal or state rules. The decision of the arbitrator shall be final and binding and may be enforced in accordance with the terms of either the Federal or applicable State Law, except for any specific appeal right regarding a judgment under the FAA or a judgment for more than $100,000. For these judgments, any party may appeal to a three-arbitrator panel appointed by and under the rules of the AAA. The decision of the panel will be by majority vote and will be final and binding except for any specific appeal right under the FAA. All provisions of this Arbitration Agreement will apply to the panel. Judgment upon the award rendered may be entered in any court having jurisdiction.

WITH THE EXCEPTION FOR THE PARTIES AGREE AND UNDERSTAND THAT ALL DISPUTES (INCLUDING ALL LEGAL AND EQUITABLE RIGHTS AND REMEDIES) ARISING UNDER CASE LAW, STATUTORY LAW, AND ALL OTHER LAWS INCLUDING, BUT NOT LIMITED TO, ALL CONTRACT, TORT, REGULATORY, AND PROPERTY DISPUTES WILL BE SUBJECT TO BINDING ARBITRATION IN ACCORD WITH THIS AGREEMENT. Notwithstanding anything hereunto the contrary, the Credit Union retains an option to use judicial or non-judicial relief to enforce a security agreement relating to any collateral pledged to secure the Agreements between the parties, to enforce all monetary obligations by you to the Credit Union so long as there is no dispute that is subject to mandatory arbitration, or to foreclose on any collateral securing your obligations to us by way of replevin, claim and delivery, or otherwise. The initiation and maintenance of an action for judicial relief in a court [on the foregoing terms] shall not constitute a waiver

of the right of any party to compel arbitration regarding any other dispute or remedy subject to arbitration in this Agreement, including the filing of a counterclaim in any action brought by the Credit Union pursuant to this provision.

Any arbitration proceeding will take place in the federal judicial circuit where you live. If you cannot afford to pay the fees charged by the Arbitrator or any panel for an appeal as provided herein, we will consider any reasonable written request by you for us to pay the fees of the Arbitrator or Arbitration Panel. We will pay any fees or costs specifically required by applicable law. However, each party must bear the expense of that party's own attorneys, experts, and witnesses, regardless of who wins the arbitration, except to the extent that applicable law specifically requires otherwise. The rules of the AAA will be applied to any arbitration between the parties, except in the event of any inconsistency between this Agreement and the rules of the AAA, in which case this Agreement will govern. Any costs we pay in order for you to bring a proceeding hereunder are subject to being awarded to us upon a ruling or an award by the arbitrator that is favorable to the Credit Union. The AAA and other legal assistance services may be able to refer you to legal assistance from government or non-profit organizations that provide assistance to those who can show a financial need for such assistance

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. **Problems with a Purchase:** Credit Union will not be responsible for any problem You or any Cardholder has with any Purchase. If there is a problem or dispute with a merchant regarding a Purchase, you must still pay all amounts to us as required by this Agreement and settle the problem or dispute directly with the merchant. We will also not be responsible if any Card is not honored by a merchant at any time and for any other problem or dispute you or any Cardholder may have with the merchant.

Foreign Transactions: Purchases, cash withdrawals, and cash advances made in foreign currencies will be debited from your account in U.S. Dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from a 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 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. A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multi-currency foreign transactions, including purchases, cash advances and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

Monthly Statement: We will send you a monthly billing statement whenever there is activity on your account. Your monthly statement will show an itemized list of current charges (Purchases and Cash Advances) and Convenience Check transactions to your account, your new balance, any Finance Charges, the minimum payment due, and the payment due date. In addition, it will show your current credit limit, payments, and credits, a summary showing your Purchases and Cash Advances, the merchant, electronic terminal or financial institution at which transactions were made, as well as other information concerning your account. Sales, Cash Advance, credit or other slips cannot be returned with any statement. You will retain a copy of such slip furnished at the time of the transaction in order to verify your monthly statement. ***E-Statements:*** If provided electronically, statements will be (1) e-mailed to you as an attachment; or (2) you will be sent a notice via e-mail that will direct you to a site we maintain or cause to be maintained where you may access, review, print and otherwise copy / download your periodic statements using procedures that we authorize. E-mails from us will be sent to the e-mail address provided by any owner.

Access to Account Information: You agree that all borrowers and authorized users will have access to information regarding transactions on your account, including but not limited to purchases and cash advances, account balances, account history, payments and other information relating to or arising with regard to this account or any transaction.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	**13.00%** This APR will vary with the market, based on the Prime Rate.
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.
Fees	
Annual Fee	**None**
Transaction Fees • **Foreign Transactions** • **Cash Advance**	1% of each transaction in U.S. dollars for multi-currency transactions. 0.80% of each transaction in U.S. dollars for single currency transactions. **3% of the amount advanced**

Penalty Fees • **Late Payment** • **Returned Payment**	 **$15** **$25**

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	**15.00%** This APR will vary with the market, based on the Prime Rate.
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.
Fees	
Annual Fee	**None**
Transaction Fees • **Foreign Transactions** • **Cash Advance**	1% of each transaction in U.S. dollars for multi-currency transactions. 0.80% of each transaction in U.S. dollars for single currency transactions. **3% of the amount advanced**
Penalty Fees • **Late Payment** • **Returned Payment**	 **$15** **$25**

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	**17.00%** This APR will vary with the market, based on the Prime Rate.
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.
Fees	
Annual Fee	**None**
Transaction Fees • **Foreign Transactions** • **Cash Advance**	1% of each transaction in U.S. dollars for multi-currency transactions. 0.80% of each transaction in U.S. dollars for single currency transactions. **3% of the amount advanced**
Penalty Fees • **Late Payment** • **Returned Payment**	 **$15** **$25**