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Credit Line Account Agreement and Federal Disclosure Statement

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR ACCOUNT. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Cash Advances	Overdraft Protection: <u>12.90</u> % or <u>10.00</u> % depending on Your age and member relationship.
Paying Interest	We will begin charging interest on the transaction date.

Fees

Penalty Fees	
<ul style="list-style-type: none"> Late Payment 	For payments over \$25.00, \$10.00 - \$25.00 subject to Your payment amount, after 15 days For payments equal to and less than \$25.00, \$5.00 , after 15 days

How We Will Calculate Your Balance: We use a method called "daily balance." See Your Account Agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

In this Agreement, the reference to "We", "Us", "Our" and "Credit Union" mean VANTAGE CREDIT UNION. The words "You" and "Your" mean each person who accepts this Agreement. If this is a joint Account, read singular pronouns in the plural.

You, as the Borrower, under a Credit Line Account ("Account"), understand that the following Federal Disclosure Statement and the terms and conditions found herein constitute Our Agreement with You. Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, and the like. Regardless of the access means, You promise to pay Us 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 use of Your Account, including Finance Charges and other fees or charges described herein.

FEATURE CATEGORIES. Your Account is comprised of the Feature Category Overdraft Protection.

Account Feature Categories	Daily Periodic Rate	Monthly Periodic Rate	ANNUAL PERCENTAGE RATE
Overdraft Protection	<u>0.035345</u> %		<u>12.90</u> %
	<u>0.027397</u> %(1)		<u>10.00</u> %(1)

(1) This rate applies to those members who are 62 years of age or older and members of VCU's Alumni Club.

ADVANCES. Whenever You request a transaction, We may require You to prove Your identity. Advances made on Your Account will be processed according to the instructions You give Us (such as by wire transfer, direct transfer to Your Credit Union account or by other such means) and You authorize Us to do this, or We may draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your advance request unless You notify Us that You disagree with any such item appearing on Your periodic statement according to the provision of this Agreement titled "Your Billing Rights: Keep this Document for Future Use".

SECURITY INTEREST. As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (except for IRA and Keogh accounts), and any dividends/interest due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

CONSENSUAL LIEN ON SHARES: If You have been issued a Visa check card with Overdraft Protection or an ATM card with Overdraft Protection, You grant and consent to a lien on Your shares or deposits with Us (except for IRA and Keogh accounts) and any dividends/interest due or to become due to You from Us to the extent You owe on any unpaid Overdraft Protection balance created through the use of Your Visa check card or ATM card.

LINE OF CREDIT LIMITS. You will be notified of Your specific Credit Limits for advances which are made under Your Account. Unless You are in default, any Credit Limit established for You will generally be self-replenishing as You make payments on Your Account.

You will keep Your unpaid balance within any Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advances which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of amounts owed. If any Account access device, such as a Personal Identification Number (PIN) is requested and approved, You understand that any such Account access device will be mailed only to the primary Borrower at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision. Upon request by any party to this Account or upon Our receipt of inconsistent instructions, We may, at Our option and without notice to either party, refuse any request for any withdrawal or charge under this Agreement.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay Your Minimum Monthly Payment, You understand that You have the right to repay Your Account at any time without penalty. You also understand that You will be charged periodic Finance Charges to the date You repay Your entire balance. You may make larger payments without penalty. Any partial payment or prepayment will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. Payments will be applied first to any Late Charges or fees owing, then to the Finance Charge due, then to the outstanding principal balance. Any unpaid portion

Additional Provisions of Agreement

of the Finance Charge will be paid by subsequent payments and will not be added to the principal. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges.

Overdraft Protection Minimum Monthly Payments will be established after each advance according to the following table:

If Balance After Latest Advance Is:	The Minimum Payment Is:	If Balance After Latest Advance Is:	The Minimum Payment Is:
\$ 20 - \$ 500	\$ 20.00	\$ 5,001 - \$ 5,500	\$ 150.00
\$ 501 - \$ 1,000	\$ 40.00	\$ 5,501 - \$ 6,000	\$ 160.00
\$ 1,001 - \$ 1,500	\$ 55.00	\$ 6,001 - \$ 6,500	\$ 175.00
\$ 1,501 - \$ 2,000	\$ 70.00	\$ 6,501 - \$ 7,000	\$ 190.00
\$ 2,001 - \$ 2,500	\$ 90.00	\$ 7,001 - \$ 7,500	\$ 205.00
\$ 2,501 - \$ 3,000	\$ 100.00	\$ 7,501 - \$ 8,000	\$ 220.00
\$ 3,001 - \$ 3,500	\$ 110.00	\$ 8,001 - \$ 8,500	\$ 235.00
\$ 3,501 - \$ 4,000	\$ 120.00	\$ 8,501 - \$ 9,000	\$ 250.00
\$ 4,001 - \$ 4,500	\$ 130.00	\$ 9,001 - \$ 9,500	\$ 265.00
\$ 4,501 - \$ 5,000	\$ 140.00	\$ 9,501 - \$ 10,000	\$ 280.00

Overdraft Protection Minimum Monthly Payments will be automatically made according to the payment method that You selected at the time Your Account was established or as modified at a later date. If We have no election for the source of an automatic payment on file, Your payments will automatically be transferred from Your checking account with Us.

FINANCE CHARGES. A Finance Charge will be assessed on any unpaid principal balance(s) of Your Account for the period such balance(s) is outstanding. Balance(s) change each time advances are made, payments are made or credits given under any Feature Category. The Finance Charge begins to accrue on the date of each advance and there is no grace period.

For the applicable Daily Periodic Rate and corresponding Annual Percentage Rate, refer to the separate page titled "Additional Disclosure – Federal Truth-In-Lending Act" which We have included with and made a part of this Agreement.

HOW TO DETERMINE THE FINANCE CHARGE. The Finance Charge is determined by multiplying Your unpaid balance at the close of each day in the billing cycle being accounted for by the applicable Daily Periodic Rate. The unpaid balance is the balance each day after payments, credits, and unpaid Finance or Late Charges to that balance have been subtracted and any new advances, insurance premiums or other charges have been added to Your unpaid balance. These daily Finance Charges are then added together and the sum is the amount of the Finance Charge owed for the billing cycle being accounted for.

OVERDRAFT PROTECTION (INCLUDING VISA CHECK AND ATM CARD). We may transfer funds in the amount necessary from Your Overdraft Protection Feature Category to clear any overdraft on Your checking account subject to this provision. With respect to any overdraft created through the use of Your Visa check card or ATM card We will first attempt to clear any such overdraft by a charge to Your Overdraft Protection Feature Category and then to Your designated share account. Whether or not such a transfer occurs will be controlled by this Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Overdraft protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.

PERIODIC STATEMENTS. On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there is a debit or credit balance or when a Finance Charge is imposed. 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. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-In-Lending Act.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) A judgment or tax lien should be filed against You or any attachment or garnishment should be 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; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

Upon any occurrence of default, We may, to the extent permitted by law, cancel Your rights under this Agreement, require the return of all access devices and declare the entire balance of Your Account immediately due and payable, without prior notice or demand.

LATE CHARGES. For payments due in excess of \$25.00, if Your payment is more than 15 days late, You will be charged 5.00% of the payment due, subject to a maximum of \$25.00 and a minimum of \$10.00. For payments due that are \$25.00 or less, You will be charged \$5.00 if Your payment is more than 15 days late.

COLLECTION COSTS. To the extent permitted by law, You will reimburse Us for all of Our costs and expenses, including reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

CREDIT INSURANCE. Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to Your outstanding Account balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENT(S). Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act", "Advance Request and Security Agreement" or "VCU Fee Schedule" which is delivered together with this Agreement or provided later, become an integrated part of this Agreement and Disclosure.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original Application for Your Account or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement. By signing the application; or by using Your Account or any Account access device; or by authorizing another to use Your Account, You agree to and accept its terms.

TERMINATION. Either You or We may cancel Your, at any time, whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Missouri except to the extent that such laws are inconsistent with controlling federal law.

ORAL AGREEMENTS. Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect You and Us from misunderstanding or disappointment, any agreements We reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between Us, except as We may later agree in writing to modify it.

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.

Additional Provisions of Agreement

What To Do If You Find A Mistake On Your Statement

If You think there is an error on Your statement, write to Us at Our address shown in this Agreement. 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 to You why We believe the bill is correct.

While We investigate whether or not there has been an 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.