



**CREDIT CARD APPLICATION**

Widget Federal Credit Union DBA Widget Financial  
2154 East Lake Rd ★ Erie, PA 16511

Married persons may apply for an individual account.

**IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).**

**INDIVIDUAL CREDIT.** Complete borrower sections. Complete information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

**JOINT CREDIT.** Complete all sections with information about you and your Other Applicant. Please initial below the Joint Credit box to show your intent.

This is for a name change only

**CREDIT CARD REQUEST**

<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> INDIVIDUAL ACCOUNT With authorized user	REQUESTED LIMIT	ACCOUNT NUMBER
<input type="checkbox"/> JOINT ACCOUNT We intend to apply for joint credit		<input type="checkbox"/> COMAKER/GUARANTOR	

Borrower				BORROWER INFORMATION				Co-Maker/Non-Applicant Co-Borrower			
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)				Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)							
Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years							
Home Telephone Number		Social Security Number		Date of Birth		Home Telephone Number		Social Security Number		Date of Birth	
Cellular Number		ID Number	ID Expiration	ID Issued By	Cellular Number		ID Number	ID Expiration	ID Issued By		

Borrower				EMPLOYMENT INFORMATION				Co-Maker/Non-Applicant Co-Borrower			
Employer				Employer							
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)							
Position or Job Title		Yrs/Months on job		Position or Job Title		Yrs/Months on job					
Telephone Number		Monthly Salary		Telephone Number		Monthly Salary					

Borrower				OTHER INCOME				Co-Maker/Non-Applicant Co-Borrower							
<b>You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.</b>															
Type of Other Income				Monthly Amount				Type of Income				Monthly Amount			
Is any income likely to be reduced in the next 3 years? <input type="checkbox"/> YES <input type="checkbox"/> NO						Is any income likely to be reduced in the next 3 years? <input type="checkbox"/> YES <input type="checkbox"/> NO									

Borrower				REFERENCES				Co-Maker/Non-Applicant Co-Borrower							
Personal Reference (Not Living With You)				Relative <input type="checkbox"/>		Non-Relative <input type="checkbox"/>		Personal Reference (Not Living With You)				Relative <input type="checkbox"/>		Non-Relative <input type="checkbox"/>	
Address of Relative (Street, City, State, Zip)				Telephone Number				Address of Relative (Street, City, State, Zip)				Telephone Number			

GENERAL QUESTIONS											
IF A "YES" ANSWER IS GIVEN, PLEASE EXPLAIN ON AN ATTACHED SHEET.						IF A "YES" ANSWER IS GIVEN TO A QUESTION, PLEASE EXPLAIN ON AN ATTACHED SHEET.					
Borrower		Co-Borrower		Borrower		Co-Borrower		Borrower		Co-Borrower	
Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Have you filed for bankruptcy within the last 7 years?				Have you had any property repossessed or foreclosed in the last 7 years?							
Are you obligated to pay alimony, child support, or separate maintenance?				Do you have any past due bills?							
Are there any suits pending or unsatisfied judgments?				Are you a US Citizen or permanent resident alien?							
Have you ever applied for credit using another name?				Are you a co-maker, endorser, or guarantor on any loan or note?							
List other names				If Yes, list name and amount.							

By signing below, I certify that the information on both sides of this application and on any attachments, both written or printed is true and correct and represents my current financial condition accurately, and that I have no other debts than those stated. If there are important changes, I will notify you in writing immediately. I understand that any false statements or willful over-evaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon any loan application is a violation of Section 1014, Title 18, U.S. Code.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

Wisconsin Residents Only: No provision of a marital property agreement, a unilateral statement under Wis. Stat. Sec. 766.59 or a court decree under Wis. Stat. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is secured. I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. Sec. 766.55(1). **If this section applies, we are required by Wisconsin law to notify your spouse by mail if your loan is granted.**

I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application.

**PLEASE SUBMIT COPY OF CURRENT PAYCHECK STUB OR OTHER DOCUMENTATION FOR TOTAL INCOME.**

X \_\_\_\_\_ X \_\_\_\_\_  
Borrower's Signature Date Other Signature (if applicable) Date

**OFFICE USE ONLY**

Date	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied	Amount
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X \_\_\_\_\_ X \_\_\_\_\_  
Loan Officer Signature

<b>Introductory Interest Rates and Interest Charges</b>	
<b>Introductory Annual Percentage Rate (APR) for Purchases</b>	<b>0.00% to 17.00%</b> through 12/31/2018 when you open a new VISA account, based on your credit worthiness. After 12/31/2018, a Fixed <b>APR</b> between <b>10.00%</b> and <b>17.00%</b> will apply, depending on your credit worthiness.
<b>Introductory APR for Balance Transfers</b>	<b>0.00% to 17.00%</b> through 12/31/2018 when you open a new VISA account, based on your credit worthiness. After 12/31/2018, a Fixed <b>APR</b> between <b>10.00%</b> and <b>17.00%</b> will apply, depending on your credit worthiness.
<b>APR for Cash Advances</b>	<b>10.0% to 17.0%</b> when you open a new VISA account, based on your credit worthiness.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, there is no minimum interest charge.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.</b>	

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Document Copy Fee</b>	<b>\$2.50</b>
<b>EMV® VISA VSDC® Card Fee</b>	<b>\$8.00 per card issued and \$8.00 for each card replaced (if lost or stolen)</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Transaction	<b>1% of each multiple currency transaction in U.S. dollars.</b> <b>0.80% of each single currency transaction in U.S. dollars</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$20</b>
• Returned Check	Up to <b>\$10</b>

**How we will calculate your balance:** We use the method called "average daily balance (including new purchases)."

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

**Other Disclosures**

Late Payment: Up to **\$20** or the amount of the required minimum payment, whichever is less, if we do not receive your payment by the due date listed on your billing statement.

Returned Check: Up to **\$10** or the amount of the required minimum payment, whichever is less.

Express Delivery Fee: **\$20** for processing and shipping per card.

## VISA® PLATINUM DISCLOSURE

In this Agreement the words "you" and "your" mean each and all of those who agree to be bound by this Agreement; "Card" means a VISA® credit card or EMV® VSDC® Card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means your VISA® credit card line of credit account with the Credit Union. The Lender is Widget Federal Credit Union, doing business as Widget Financial. Any reference to "us", "we", or "Credit Union" means Widget Federal Credit Union, DBA Widget Financial or anyone to whom the Credit Union transfers this Agreement.

**1. Using Your Account.** If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus "other charges") that you will have outstanding on your Account at any time. Each payment you make to your Account will restore your credit limit by the amount of the payment, unless you are over your credit limit. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

**2. Using the VISA® Platinum Card.** You may use your Card to make purchases from merchants and others who accept VISA® Cards. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept VISA® Cards, and from some automated teller machines (ATMs), such as the VISA® ATM Network, that accept VISA® Cards. (Not all ATMs accept VISA® Cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your card. You agree not to make or permit to be made any illegal transactions on your Account through the use of a Card, a Check or in any other manner. Our Verified by VISA® is a unique service that uses a personal password to help protect your VISA card number(s) against unauthorized use while shopping online at participating stores. If you use your card to make purchases through the Internet, you may be requested to provide the three-digit security code on the reverse side of your card. You may not use your card for any Internet gambling transactions. There is no fee for a cash advance obtained at the Credit Union.

**3. Using the EMV® VISA VSDC® Card.** With an EMV® VISA VSDC® chip card, you'll insert your card into the terminal and leave it there until the receipt begins to print, and then remove it. Follow the prompts on the terminal; they will tell you when to insert the card and when to remove it. EMV technology is more secure than magstripes and will lower your risk of identity theft via credit card. As U.S. merchants begin transitioning to chip card readers, you will notice the payment process works a little differently. Your merchant may direct you to insert your chip card until the transaction is complete. Not all chip card readers will look the same, so remember to follow the prompts on screen. Not all merchants and vendors will have the equipment to make EMV® VISA VSDC® transactions. If you come across a merchant who has not made the transition yet, you can still swipe your card as you do today.

**4. Responsibility.** You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You agree not to authorize anyone to use your Account without the prior written consent of the Credit Union. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a joint Account, Section 25 also applies to your Account.

**5. Default.** You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent or are unable to pay your obligations when they become due. You will be in default if you are in default on any other loan/debt that you have with this Credit Union. You will be in default if you make any false or misleading statements in any credit application or credit update.

You will also be in default if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe. When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid, and your shares and deposits pledged as security for your Account may be applied towards what you owe. If this Note is placed in the hands of an attorney for collection or if it is collected through any legal proceedings at law or in equity or in bankruptcy, receivership or other court proceedings, the Debtor, jointly and severally promises to pay all costs and expenses of collection.

**6. Liability for Unauthorized Use-Lost/Stolen Card Notification.** You may be liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50. You can notify the Credit Union by calling (814) 456-6231, or writing to Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511.

Your VISA® Card may also receive the benefit of the VISA® Zero Liability Policy in certain circumstances, although we may change or withdraw such policy at any time. Under the VISA® Zero Liability Policy, you will generally not be liable for the unauthorized use of your VISA® Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over the VISA® Network or to transactions using your Personal Identification Number which are not processed by the VISA® Network. We may impose greater liability if we reasonably determine that the unauthorized transaction was caused by your negligence or fraudulent action, which may include your delay for an unreasonable time in reporting unauthorized transactions. Individual provisional credit amounts may be withheld, delayed, limited, or rescinded by an issuer based on factors such as negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim, and account standing and history.

You are liable for all transactions that you authorize. If you furnish another person with your VISA® Credit Card and PIN, any operable Code or access code, you will be responsible for all "electronic fund transfers" initiated by the person. Your responsibility pertains to transfers from which you may receive no benefit, and applies even though that person may not have actual authority to initiate a transfer or transfers an amount in excess of that which is authorized. Your responsibility for such transfers remains until you have notified us in writing that the person is no longer authorized to initiate transfers. You agree (a) not to provide the PIN or the Card to any person or entity not authorized to use the PIN and the Card; (b) not to write your PIN on the Card or anything else likely to fall into the wrong hands, and not to do anything else that would cause or increase the risk of unauthorized or fraudulent use of the Card; and (c) to keep the Card and the PIN in a safe place and to otherwise protect the Card and PIN from fraudulent or unauthorized use. You also agree to notify us at once if you believe that your Card and/or your PIN has been lost, stolen, or used fraudulently or if you believe that any transaction is in error. You agree that we are not responsible for providing security guards or, unless required under applicable law, other security measures at Terminals.

The Credit Union specifically excludes from the Zero Liability policy a transaction made by a person authorized to transact business on the account and/or a transaction made by a cardholder that exceeds the authority given by the account owner.

Fraudulent or disputed charges must be reported to this Credit Union within 60 days from the date of the statement the charges appear. If you do not complete the required forms or if the dispute is reported invalid, the provisional credit may be removed from your account.

**7. Security Interest in Share Deposits.** As a condition of us granting you credit under this agreement, you hereby grant us a security interest in all present and future shares and deposits with credit union except Individual Retirement Account(s) and other accounts which provide tax benefits under federal or state law to secure this VISA® account. Upon default under this agreement you agree that we may apply any or all of your shares and deposits to pay amounts due, or to pay the entire balance due on the account under this agreement. You also grant us a security interest in collateral (other than real estate or your residence) securing other loans with this Credit Union to secure credit under this agreement, whether existing now or in the future, except your household goods and your primary residence.

**8. Purchase Money Security Interest.** To secure your account, you grant us a purchase money security interest under the Uniform Commercial Code in any goods you purchase through the account. If you default, we will have the right to recover any of these goods which have not been paid for throughout our application of your payments in the manner described below in the **FINANCE CHARGES** paragraph. To secure your Card account, Cardholder grants the Credit Union a security interest in any of the Cardholder's property, except for a home, currently or hereafter held by the Credit Union, and in addition, Cardholder pledges to the Credit Union a lien upon and a security interest in all of Cardholder's shares in the Credit Union, whether now owned or hereafter acquired.

**9. Finance Charges and Introductory Rates.** For a VISA® Platinum card, each advance or purchase is a fixed rate of interest loan in that the daily periodic rate and the **ANNUAL PERCENTAGE RATE** will not vary while you maintain an outstanding balance on your account. The **ANNUAL PERCENTAGE RATE** during the Introductory Period until 12/31/2018 for purchases and balance transfers and corresponding Daily Periodic Rates are 0.00% - 17.00% and the monthly periodic rate is 0.00% - 1.4167%, respectively, based on your credit worthiness. After the Introductory Rate, the **ANNUAL PERCENTAGE RATE** for purchases and balance transfers and corresponding Daily Periodic Rates are 10.00% - 17.00% and the monthly periodic rate is 0.8333% - 1.4167%, respectively, based on your credit worthiness, and will apply to any remaining purchases balance and transfer balances charged to this card during the Introductory Period, as well as any new purchases and balance transfers made after the Introductory Period. The **ANNUAL PERCENTAGE RATE** for cash advances and corresponding Daily Periodic Rates are 10.00% - 17.00% and the monthly periodic rate is 0.8333% - 1.4167%, respectively, based on your credit worthiness. There is no reduced Introductory Rate for cash advances.

New purchases posted to your account in any billing cycle will not incur a finance charge during that cycle if you had a zero or credit balance at the beginning of that billing cycle or you paid the entire new balance on the previous billing cycle statement by the payment due date for that statement. Otherwise, a finance charge will accrue from the date of any posting of new purchases. You may avoid an additional finance charge on purchases by paying the entire new balance off on the billing statement by the payment due date for that cycle period. A finance charge begins to accrue on cash advances from the date you receive the cash advance or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later.

Finance charges for purchases are calculated differently than for cash advances. For purchases; the finance charge is computed by applying the monthly periodic rate to the average daily balance of purchases. To get the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases, and subtract all payments and/or credits received during that period. The result is the daily balance of purchases. We then add all the daily balances of purchases for the billing cycle and divide the total by the number of days in that billing cycle. That final figure is the average daily balance of purchases.

For cash advances and balance transfers, the finance charge is computed by applying the monthly periodic rate to the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in new cash advances, and subtract any payments and/or credits that we apply to the cash advance balance. This gives us the daily balance of cash advances. Then, we add all the daily balances of cash advances for the billing cycle together and divide the total by the number of days in the billing cycle. This is then the average daily balance of cash advances.

**10. Payments.** Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra payments or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is 2.00% of your Total New Balance, but not less than \$25.00, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit.

If your balance is less than \$25.00, then the entire balance will be your payment. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit. Your payments will include any past due payments, over limit amounts, all applicable fees and costs and the current minimum amount due.

**11. Payment Allocation.** If you have balances with different interest rates, any amount paid over the minimum payment will be applied first to balances with the highest rates, so you can pay down your balance quicker by paying more than the minimum payment. Subject to applicable law, your payments thereafter may be applied to what you owe the Credit Union in any manner the Credit Union chooses.

**12. Late Fee.** Your payment must be received within 20 calendar days from the due date to be considered on time. A late charge of \$20.00 will be added to your account if we do not receive at least the minimum payment due within 20 calendar days from the due date. The credit union may not treat any payment as late (i.e., we may not charge a late payment fee) unless your periodic statement is mailed or delivered at least 21 days before the payment due date.

**13. Other Charges.**

- **Return Check Fee:** A fee of \$10.00 will be assessed to your account for each payment you make by check or sharedraft that is returned for non-payment.
- **Document Copy Fee:** A fee of \$2.50 will be assessed to your account for each copy of a statement or transaction verification that you request, unless your request is made in relation to a billing error made by the Credit Union.
- **Express Delivery Fee:** A fee of \$20 will be assessed for each card that is delivered via express delivery.
- **Collection & Legal Fees:** You may be charged fees for collection of this account, including, but not limited to, reasonable court costs and actual attorney fees charged to the Credit Union by an attorney who is not employed solely by this Credit Union.

**14. Changing Terms of Your Account - Rules Regarding Rates, Fees, and Limits.** The Credit Union may change the terms of this Agreement from time to time by sending Notice of any significant negative change to you no less than 45 days before we increase your interest rate; change certain fees (such as annual fees, cash advance fees, and late fees) that apply to your account; or make other significant changes to the terms of your card.

The Credit Union does **not** have to send you a 45-day advance notice if:

- An increased APR, that will apply after a disclosed period of time, was disclosed at account opening;
- An increase in a variable APR as a result of the operation of an index;
- An increase in an APR due to the completion of a workout arrangement or failure to comply with a workout arrangement; or
- If a minimum payment is more than 60 days late, and the credit union provides a 45-day advance notice of the increased APR.

**Increased rates apply only to new charges.** If the credit union does raise your interest rate after the first year, the new rate will apply only to new charges you make, unless your minimum payment is 60 or more days late. If you have a balance, your old interest rate will apply to that balance, unless your minimum payment is 60 or more days late.

**OPT-OUT.** If this credit union is going to make changes to the terms of your card, we will give you the option to cancel the card before certain fee increases take effect. If you take that option, however, your credit card may be closed.

**15. New Accounts.** Your credit card interest rate will not increase for the first 12 months after you open an account. After that, you will be sent a notice of rate increases at least 45 days before the change.

**16. Protections for Underage Consumers.** If you are under 21, you will need to show that you are able to make payments, or you will need a cosigner, in order to open a credit card account. If you are under age 21 and have a card with a cosigner and want an increase in the credit limit, your cosigner must agree in writing to the increase.

**17. The CARD Act applies to this VISA® Credit Card Agreement.** The Card Act provides restrictions on changes to your interest rate and changes to the account terms. The CARD Act does not place a limit on interest rates and fees.

**18. Terminating Your Account.** Either you or the Credit Union may terminate this agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for all transactions made to your Account after termination, unless the transactions were unauthorized. The Card or Cards you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The Credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether you or the Credit Union terminate it. If this is a joint Account, Section 25 of this Agreement also applies to termination of the Account.

**19. Credit Information.** You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You also authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

**20. 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 that 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. If the credit balance amount is \$1 or more, it will be refunded upon your written request or automatically after six months.

**21. Additional Benefits/Card Enhancements.** The Credit Union may from time to time offer additional services to your Account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

**22. Foreign Transaction Currency Conversion.** If you effect a transaction with your VISA® Card, VISA® Check Card or EMV® VISA VSDC® Card in a currency other than US Dollars, VISA® International Incorporated will convert the funds into US Dollars and charge your account in US Dollars. VISA® International Incorporated will use its currency conversion procedure, which is disclosed to institutions that issue VISA® cards. The conversion rate used by VISA® International Incorporated to determine the transaction amount in US Dollars for such foreign transactions is generally either a government mandated rate or a wholesale range of rates determined by VISA® International Incorporated for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by VISA® International Incorporated. The currency conversion rate used by VISA® International Incorporated is the applicable central processing rate, which rate may vary from the rate VISA® itself receives and, may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, Puerto Rico, and the U.S. Virgin Islands or U.S. Military bases.

If there is no currency conversion but the transaction was completed in a foreign country (what VISA® labels a "single-currency transaction") the International Service Assessment (ISA) is 0.8% of the transaction; including cash advances, purchases and credits to your account. If there is a "multi-currency" conversion, the ISA will continue to be 1% of the transaction. An international transaction is a transaction where the issuer's country (i.e., the card-issuing financial institution's country) is different than the merchant's country. Thus, for example, a transaction over the Internet could qualify as an international transaction. These fees will be charged to your VISA® account for each foreign transaction.

**23. Merchant Disputes.** The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider (unless a local law states that you do not have to make such an attempt), and your purchase cost more than \$50 and was made in your home state or within 100 miles of your home. These limits do not apply if we own or operate the merchant or, if we mailed you the advertisement for the services or product purchased.

**24. Minimum Payment Warning.** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

**25. Joint Accounts.** If this is a joint Account, each person on the Account must sign the Agreement. Each of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require any one of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Any one of you may terminate the Account and the termination will be effective as to all of you.

**26. Effect of Agreement.** This Agreement is the contract that applies to all transactions on your Account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

**27. No Waiver.** The Credit Union can delay enforcing any of its rights any number of times without losing them.

**28. Statements and Other Notices.** The Credit Union will send you a monthly billing statement whenever there is activity on your account. Statements will be sent to you no less than 21 days before a payment is due. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all authorized users of this account. You promise to inform us if you change your mailing address and we may rely upon the last address that you provided to us for purposes of sending notices to you concerning this 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. Contact us at (814) 456-6231 with any questions.

**Communications/Change Of Information:** We can provide cards, billing statements, and other communications to you at any mailing address or email address shown in our records. If you change your contact information such as any mailing address, telephone number, or email address, you must notify us immediately in writing at **Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511**. Telephone numbers you provide include those you give us and/or those we obtain from caller ID processes. We may obtain telephone number, mailing address, and e-mail address information from you or third parties, and we may accept mailing address corrections from the United States Postal Service.

If more than one person is responsible for this Account, we can provide billing statements and communications to any of you. Notice to one of you will be considered notice to all of you. These include calls to mobile, cellular, or similar devices, and calls using automatic dialing systems and/or pre-recorded messages. We may also send an email to any address where we reasonably believe we can contact you. Some of the legal purposes for calls and messages include: suspected fraud or identity theft; obtaining information; transactions on or servicing of your Account; collecting on your Account; and providing you information about products and servicing.

**29. Governing Law.** This Agreement is governed solely by the laws of the State of Pennsylvania and all extensions of credit and finance charges, including other charges assessed, are governed by the laws of the State of Pennsylvania and federal law, as applicable.

**30. Pledge of Shares & Savings.** If you have signed a separate Share Pledge Agreement, you give the Credit Union a specific pledge of shares and your pledged shares will secure your VISA® Balance on this Account. You agree that this security interest, pledge, and assignment includes and gives the Credit Union the right to redeem, collect and withdraw any part or the specifically pledged shares full amount upon any default of payment under the secured account or in the event your secured credit card account is terminated for any reason. You acknowledge and agree that this security interest, pledge, and assignment mean that the Credit Union has exclusive control over the specifically pledged shares. **You may not withdraw amounts that have been specifically pledged to secure your Account until the Credit Union agrees to release all or part of the pledged amount.** In addition, your Account is secured by all other shares you have in any individual or joint account with the Credit Union, except for shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law if given as security. These other shares may be withdrawn unless you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on this VISA® Account if you should default.

**31. Cross Collateralization.** Collateral securing other loans you have now or in the future with the Credit Union also secures this VISA® account balance, if any, except that a dwelling will never be considered as security for this Account, notwithstanding anything to the contrary in any other agreement.

**32. Copy Received.** You acknowledge that you have received a copy of this Agreement.

**33. Signatures.** By signing in the Signature area of the application form that was attached to this agreement when you received it, you agree to the terms of this Agreement. You should detach this Agreement from the application and retain it for your records.

**34. Business Days.** Our business days are Monday – Friday, excluding holidays. All transactions initiated after 5:00 pm are considered the next business day's transactions.

**35. Unlawful Internet Gambling Notice.** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**36. VISA® Check Uses.** If we authorize your account to use Convenience Checks, you can use VISA® Convenience Checks ("Checks" or "Check") to purchase goods and services. Use of the Checks is a cash advance on your Account and will be subject to the terms and conditions applicable to cash advances under this Agreement. You cannot authorize anyone else to use those Convenience Checks.

**37. VISA® Check Limitations.** The Credit Union is not required to honor a Check that will cause you to exceed your Credit Limit. The Credit Union will not pay a Check if, at the time the Check is presented, you are in default or your account has been suspended, terminated, or canceled. Each Check must be in the form issued to you. Checks may be used only by the person(s) whose name(s) is/are printed on the Check. You are responsible for all authorized use of the Checks. You may not use the Checks to pay any amount which you owe pursuant to this agreement.

**38. Stop Payment.** Provided such notice is timely so that the Credit Union shall have reasonable opportunity to act upon it under its rules, you may order stop payment on a check drawn on the account, other than one that has been guaranteed. In the event of an oral stop payment order, the order shall be valid for only fourteen (14) days thereafter, unless confirmed in writing. Written stop payment orders will remain in effect for only six (6) months, unless renewed in writing. You have the burden of establishing the fact and amount of any loss resulting from payment contrary to a binding stop payment order. The Credit Union will charge a fee per Check when a stop payment is placed on a Check(s), which will be billed to your Account.

**39. Surrender of VISA® Checks.** The Checks are Credit Union property. The Credit Union reserves the right to revoke them at any time. You agree to return them upon request.

**40. Membership Requirements.** All primary applicant(s) must maintain a Credit Union primary share account with the required minimum balance. Failure to maintain a primary share account(s) will result in the termination of the credit card limit and the balance will be due in full.

### USA PATRIOT ACT

In accordance with the USA PATRIOT ACT, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

#### What This Means To Our Members

When you open an account, you will be asked for your name, address, social security or tax identification number, date of birth (if applicable) and other information that will allow Widget Federal Credit Union, d/b/a Widget Financial, to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current member of Widget Federal Credit Union, d/b/a Widget Financial.

### 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 you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 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.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

#### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

#### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a 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 property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state, or if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

X \_\_\_\_\_  
Applicant – Member Signature

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Co-Applicant – Member Signature

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Co-Signer

\_\_\_\_\_  
Date

**Pledge of Shares (Consensual)**

By signing below, you pledge to us and grant us a security interest in all shareholdings (except retirement accounts and other accounts which provide tax benefits under federal or state law) now or hereafter on deposits with us to secure your VISA account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.

X \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**PLEDGE OF SHARES (SPECIFIC)**

I, \_\_\_\_\_, pledge to Widget Federal Credit Union a security interest of \$ \_\_\_\_\_ in my account number \_\_\_\_\_ to secure my VISA Account. I understand this is a condition of my receiving a VISA Card Account. In the event I default on the VISA Credit Card Agreement, these funds will be applied to the amount owing.

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

**REQUEST FOR ADDITIONAL CARDS**

I am requesting that Widget Federal Credit Union issue an additional Visa credit card to the following person:

\_\_\_\_\_  
Print Name Clearly Social Security Number DOB

I understand that the above named person will only be an authorized signer on my account and I, as the member and original applicant, will be responsible for all charges incurred by them.

\_\_\_\_\_  
Authorized User Signature Date

\_\_\_\_\_  
Cardholder Signature Date

Introductory Interest Rates and Interest Charges	
Introductory Annual Percentage Rate (APR) for Purchases	<b>0.00% to 17.00%*</b> through 12/31/2018 when you open a new VISA account, based on your credit worthiness. After 12/31/2018, a Fixed APR between <b>10.00%</b> and <b>17.00%*</b> will apply, depending on your credit worthiness.
Introductory APR for Balance Transfers	<b>0.00% to 17.00%*</b> through 12/31/2018 when you open a new VISA account, based on your credit worthiness. After 12/31/2018, a Fixed APR between <b>10.00%</b> and <b>17.00%*</b> will apply, depending on your credit worthiness.
APR for Cash Advances	<b>10.0% to 17.0%*</b> when you open a new VISA account, based on your credit worthiness.
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.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.	

Fees	
Annual Fee	None
Document Copy Fee	\$2.50
EMV® VISA VSDC® Card Fee	\$8.00 per card issued and \$8.00 for each card replaced (if lost or stolen)
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$20
• Returned Check	Up to \$10

**How we will calculate your balance:** We use the method called "average daily balance (including new purchases)."

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

**Other Disclosures**

Late Payment: Up to **\$20** or the amount of the required minimum payment, whichever is less, if we do not receive your payment by the due date listed on your billing statement.

Returned Check: Up to **\$10** or the amount of the required minimum payment, whichever is less.

Express Delivery Fee: **\$20** for processing and shipping per card.

\*Your rate may vary based on individual creditworthiness and our underwriting standards. In no event will the corresponding **ANNUAL PERCENTAGE RATE** be more than the maximum rate allowed by applicable law. Your payments will be applied first to higher APR balances and then to lower APR balances.

**Rates, fees, and terms may change:** We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.