



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

CREDIT CARD APPLICATION

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

INDIVIDUAL ACCOUNT INDIVIDUAL ACCOUNT With authorized user REQUESTED LIMIT ACCOUNT NUMBER
 JOINT ACCOUNT We intend to apply for joint credit 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

You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

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 Non-Relative <input type="checkbox"/> <input type="checkbox"/>	Personal Reference (Not Living With You)	Relative Non-Relative <input type="checkbox"/> <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.	Borrower		Co-Borrower		IF A "YES" ANSWER IS GIVEN TO A QUESTION OTHER THAN CITIZENSHIP, PLEASE EXPLAIN ON AN ATTACHED SHEET.	Borrower		Co-Borrower	
	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.				

Consensual Security Agreement: Security Interest Specific for Credit Cards. As of a condition of your use of the Credit Union Credit Card, you acknowledge and pledge that you have voluntarily granted Widget Federal Credit Union, DBA Widget Financial a security interest in all of your individual and joint share accounts held by this Credit Union. If your credit card loan goes into default or otherwise becomes delinquent, you hereby authorize this Credit Union authority to impress its security interest in your shares and apply payment to this Credit Union credit card without advance notice to you of default. This Consensual Security Agreement in your deposit accounts does not apply to any shares in an Individual Retirement Account (IRA) or any deposit where you would receive a penalty by the IRS for early withdrawal. "You" does not mean an Authorized User of this account.

If this is a joint account, any joint account holder must also execute this agreement for the Credit Union to impress this Consensual Security Agreement on the Joint Account Owner(s) deposit account(s).

_____ Date _____ Date
 Borrower's Consensual Security Interest Other Account Owner's Consensual Security Interest

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. I acknowledge receipt of, and agree to, the terms of the Visa Agreement.

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

X _____ Date X _____ Date
 Borrower's Signature Other Signature (if applicable)

OFFICE USE ONLY

Date	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied	Cash Advance Limit	Amount
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X _____ X _____
 Loan Officer Signature Loan Officer Signature

**Application and Solicitation Disclosure
 Effective Date:**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.0% to 17.0% when you open your account, based on your credit worthiness.
APR for Balance Transfers	10.0% to 17.0% when you open your account, based on your credit worthiness.
APR for Cash Advances	10.0% to 17.0% when you open your account, based on your credit worthiness.
How to Avoid Paying Interest on Purchases	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	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: http://www.consumerfinance.gov/learnmore

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. 1% 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: **\$30** for processing and shipping per card.

Your Credit Limit And Cash Advance Limit: We assign a total credit limit to your Account that we agree to extend to you at any one time. The total credit limit will include a separate limit for cash advances. This information will be shown on your Account statement. We may change the amount of your total credit limit and the cash advance limit without prior notice to you.



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.

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.

7. 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.

8. Finance Charges. 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** for purchases, cash advances 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.

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.

9. Your Credit Limit And Cash Advance Limit. We assign a total credit limit to your Account that we agree to extend to you at any one time. The total credit limit will include a separate limit for cash advances. This information will be shown on your Account statement. We may change the amount of your total credit limit and the cash advance limit without prior notice to you.

Your available credit will be the amount of your total credit limit, minus the sum of: (i) the new balance, (ii) any purchases, balance transfers or cash advances which have been authorized but not yet posted to your Account, and (iii) the amount of any payments that have not yet cleared. You agree not to exceed any part of your total credit limit. Even if we permit transactions that exceed any part of your total credit limit, you are responsible for those transactions. If we refuse any such transaction, we may advise the person attempting the transaction that it has been refused and we are not responsible or liable for taking such action.

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 & Warning. 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 \$30 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. Currency Conversion Fee and Foreign Transaction Fee. If you effect a transaction with your VISA® Card in a currency other than U.S. Dollars, VISA® will convert the funds into U.S. Dollars and charge your account in U.S. Dollars. VISA® will use its currency conversion procedure, which is disclosed to institutions that issue VISA® cards.

The conversion rate used by VISA® to determine the transaction amount in U.S. Dollars for such foreign transactions is a rate set by Visa from the range of rates available in wholesale currency markets for the applicable Transaction, which rate may vary from the rate Visa itself receives; or the rate mandated by a government or a governing body in the country in which the Transaction occurred.

The applicable rate is the rate when the transaction occurs. The currency conversion rate used by VISA® Incorporated 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.

If there is no currency conversion but the transaction was completed by a financial institution located in a foreign country (what VISA® labels a "single-currency transaction") the International Service Assessment (ISA) is 1% of the transaction; including cash advances, purchases and credits to your account. A "multi-currency" conversion is a "currency conversion" **and** an assessment of an International Service Assessment (ISA) fee.

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.

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, regardless of whether you are physically located inside or outside of the United States or initiate the transaction inside or outside the United States. The currency conversion rate used for a particular transaction will be the rate for the applicable currency on the date the transaction occurs. Each "transaction" completed can cause an additional foreign transaction fee to be incurred and billed to your VISA® card. Some purchases, such as online purchases from foreign merchants located in foreign currency, will incur foreign transaction fees. Even if your transaction is executed in U.S. Dollars, it may incur a foreign transaction fee if it is routed through a foreign financial institution.

Your "Foreign Transaction" fee is 1% of the transaction amount. Your Currency Conversion fee is an **additional** 1% of the transaction for the "Currency Conversion".

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. 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.

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

31. 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.

32. 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.

33. 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.

34. Pledge of Shares & Savings/Statutory Lien Notice. If you are in default on a financial obligation to Widget Federal Credit Union, d/b/a Widget Financial, State and/or Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) now or in the future, at the time of default to satisfy the obligation. When you default we may exercise the right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the Credit Union.

35. Cross Collateralization. You hereby grant a security interest to the Credit Union in all assets and collateral separately pledged to this Credit Union as collateral for any loan you may now or may have in the future with this Credit Union. It is the intention of this grant to provide for cross-collateralization to further secure the payment of this VISA Card and all other indebtedness to the Credit Union now owed or hereafter owed by you pursuant to this Agreement. **Remedies:** When you are in default, Credit Union has the right to take possession of the Collateral (**including property that you have pledged as security for any other loan with this Credit Union**) wherever found, without advance notice to you, or court process if the taking can be made in accordance with applicable law. In the event of such a taking of possession, you and Credit Union have the rights and duties concerning the Collateral, and otherwise, as provided by law or this Security Agreement. You promise to assemble the Collateral and deliver it to Credit Union at a reasonable and convenient time and place. After taking possession of the Collateral, the Credit Union can sell it and apply the net proceeds to any amount you owe it. Unless the Collateral is perishable or threatens to decline speedily in value or is of a type customarily sold on a recognized market, Credit Union will give you "reasonable notice" of the time and place of any public sale or of the time after which any private sale or other intended disposition of the Collateral will be made. Expenses of retaking, holding, preparing for sale, selling and the like, if paid by Credit Union, are secured by the Collateral according to the terms of this Security Agreement and include, to the extent permitted by law, reasonable attorney fees and expenses.

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 _____ (seal)
Applicant – Member Signature _____ Date _____

X _____ (seal)
Co-Applicant – Member Signature _____ Date _____

X _____ (seal)
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 _____ {seal} _____
Signature Date

X _____ {seal} _____
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 {seal}

Signature Date {seal}

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 {seal}

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.0% to 17.0%* when you open your account, based on your credit worthiness.
APR for Balance Transfers	10.0% to 17.0%* when you open your account, based on your credit worthiness.
APR for Cash Advances	10.0% to 17.0%* when you open your 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	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: http://www.consumerfinance.gov/learnmore

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	<ul style="list-style-type: none"> • Balance Transfer: None • Cash Advance: None • Foreign Transaction: 1% of each multiple currency transaction in U.S. dollars. 1% of each single currency transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • 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: **\$30** 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: Subject to the applicable restrictions, 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.

Your Credit Limit And Cash Advance Limit: We assign a total credit limit to your Account that we agree to extend to you at any one time. The total credit limit will include a separate limit for cash advances. This information will be shown on your Account statement. We may change the amount of your total credit limit and the cash advance limit without prior notice to you.