

KEYSTONE FEDERAL CREDIT UNION MASTERCARD ACCOUNT AGREEMENT & DISCLOSURE

Annual Percentage Rate (APR) for Purchases	6.24%* APR for Platinum MasterCard 9.96% APR for Gold MasterCard 14.88% APR for Classic MasterCard
Annual Percentage Rate (APR) for Cash Advances	6.24%* APR for Platinum MasterCard 9.96% APR for Gold MasterCard 9.96% APR for Classic MasterCard
Other APRs	Default Rate of 17.99% APR for all Purchase and Cash Advance balances **
Grace Period	You have 25 days from the end of the statement closing date to pay your balance in full before being charged a FINANCE CHARGE. Cash Advances begin to accrue interest from the date the advance is made.
Method of Computing the Balance for Purchases	Average Daily Balance (Including new Transactions)
Annual Fee	Platinum-\$15 Gold and Classic – NONE
Transaction Fee for Purchases and Cash Advances	NONE
Minimum Finance Charge	NONE
Late Payment Fees	5% of the late payment amount due OR a minimum of \$10 with a maximum of \$50
Over-the-Credit-Limit fee	10% of the over limit amount with a maximum payment of \$25 AND a minimum payment of \$5 once \$50 over limit met

VARIABLE RATE INFORMATION:

* The Platinum MC is a variable rate product. The APR is PRIME plus 2.99% APR. The rate changes on November 1st of each year based upon Prime as of September 30th of each year as published in the Wall Street Journal and is computed at PRIME + 2.99% APR. The maximum allowed APR is 18.00%.

** Default APR. When your account is late more than two times within a twelve-month period, we may increase each of your account's APRs up to the default rate of 17.99%. The Default Rate will be applied to all new and outstanding balances.

OTHER CHARGES:

Return check fee:	\$25
Lost card replacement fee:	\$10
Emergency card replacement fee:	
• 24 hours	\$ 85
• 48 hours	\$ 15
Emergency Credit Line Increase (same day)	\$ 10
ACH Auto Pay rejects due to lack of funds	\$ 25
Draft Retrievals:	up to \$ 5
Annual Cardholder Statement (per statement and by request):	\$ 5

The information about the costs of the card described in this Agreement & Disclosure is accurate as of 11/01/2009. This information may have changed after that date. To find out what may have changed, contact the credit union.

1. DEFINITIONS. In this Agreement "we," "our," and "us" mean Keystone Federal Credit Union. "You" and "your" mean each person whose request for a MasterCard has been approved by us. "Card(s)" means ALL MasterCard credit cards we issue you. "Account" means your MasterCard credit account with us.
2. YOUR RESPONSIBILITY. Anyone who receives, signs or uses a card under this Agreement MUST be a member, in good standing, of Keystone Federal Credit Union. Use of the card(s) by you or by anyone else to whom you give the card(s) will constitute your acceptance of the terms of this Agreement and its application to your account. The applicant and co-applicant are liable for all amounts owed. You are also liable for any Credit Purchases or Cash Advances made by any other person you permit to use this account.
3. OUR RESPONSIBILITY. We are not responsible in any way for the failure or refusal of any person to honor your card(s) nor are we responsible if any terminal or device fails to operate properly.
4. CREDIT LINE. If we approve your application, you will be notified of your credit line when we issue the card(s). You agree not to allow your account balance to exceed your credit line. If at any time your balance exceeds your credit line, upon our demand, you must immediately pay the excess. Each payment you make on the account will restore your credit line by the amount of the payment which is applied to the principal.
5. USE OF CARD(S). You can use your card(s) to purchase goods, services and other items of value wherever MasterCard credit cards are honored. You may also use your card(s) to get Cash Advances. Upon use, you will receive a draft imprinted with your card(s). We reserve the right to make a reasonable charge not exceeding \$ 5.00 for each photocopy of a draft that you may request.
6. MONTHLY PAYMENT. We will mail you a statement every month showing your Previous Balance of Credit Purchases and Cash Advances, the Current Transactions on your account(s), the New Balance(s) of Credit Purchases and Cash Advances, the New Balance, the FINANCE CHARGE(s) due to date, and the Minimum Payment required. Every month you must pay at least the Minimum Payment within 25 days of your statement closing date. You may, of course, pay more frequently, pay more than the Minimum Payment, or pay the New Balance in full. You will reduce the FINANCE CHARGE by doing so.
7. MINIMUM PAYMENT. The Minimum Payment required is the New Balance as shown on your monthly billing statement if the amount is under \$ 20.00. The Minimum Payment is 3% of that portion of the New Balance which does not exceed your credit, plus any amount past due, or \$ 20.00, whichever is greater. You can avoid a FINANCE CHARGE on Credit Purchases by paying the full amount of the New Balance of Credit Purchases each month within 25 days of your statement closing date.
8. PERIODIC RATE. The Periodic Rate is used to compute the FINANCE CHARGE and depends on which card is issued to you.
 - A. **PLATINUM CARD PERIODIC RATE.** The Periodic Rate used to compute the FINANCE CHARGE for the PLATINUM CARD is **.52% per month** (with an APR of 6.24%). **The PLATINUM MASTERCARD IS A VARIABLE RATE CARD.** The APR. changes every November 1st based upon PRIME, as reported by the Wall Street Journal, PLUS 2.99%. The corresponding **ANNUAL PERCENTAGE RATE, AS OF NOVEMBER 2008, IS 7.99% APR.**
 - B. **GOLD CARD PERIODIC RATE.** The Periodic Rate used to compute the FINANCE CHARGE for the Gold Card is **.83% per month.** The corresponding **ANNUAL PERCENTAGE RATE IS 9.96%.**
 - C. **CLASSIC CARD PERIODIC RATE.** The Periodic Rate used to compute the FINANCE CHARGE for the Classic Card is **1.24 % per month** for purchases. The corresponding **ANNUAL PERCENTAGE RATE IS 14.88 %.** The Periodic Rate used to compute the FINANCE CHARGE for the Classic Card is **.83 % per month for Cash Advances.** The corresponding **ANNUAL PERCENTAGE RATE FOR CASH ADVANCES IS 9.96 %.**
 - D. **DEFAULT PERIODIC RATE.** The Periodic Rate used to compute the FINANCE CHARGE for the default rate on each of Keystone's MasterCard programs is **1.499% per month.** The corresponding **ANNUAL PERCENTAGE RATE IS 17.99%.**
9. FINANCE CHARGE. The FINANCE CHARGE is computed by using the Periodic Rate which applies to the card which is issued to you.
 - A. A FINANCE CHARGE will be imposed on Cash Advances that you obtain through the use of your MasterCard during the current billing cycle from the date of each such Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to the account, whichever is later, and will continue to accrue until paid. If paid during the same billing cycle as made, the FINANCE CHARGE will continue to accrue on the unpaid balance until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full. If the New Balance indicated on your statement for the prior monthly period is paid in full within 25 days after the closing date, no FINANCE CHARGE will be imposed during the current billing cycle for Cash Advances made during previous billing cycles. The balance of Cash Advances subject to FINANCE CHARGE is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily

The information about the costs of the card described in this Agreement & Disclosure is accurate as of 11/01/2009. This information may have changed after that date. To find out what may have changed, contact the credit union.

balance of Cash Advances is determined by adding to the previous balance any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, on the date of receipt, but excluding any unpaid FINANCE CHARGES.

- B. A FINANCE CHARGE will be imposed on Credit Purchases of goods and services that you obtain through the use of your MasterCard only if you elect **NOT** to pay the entire New Balance shown on your previous monthly statement within 25 days from the closing date of your statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within 25 days from the closing date of the statement, a FINANCE CHARGE will be imposed on the unpaid balance of Credit Purchases from the statement closing date and on Credit Purchases made during the current billing cycle from the date of posting each such Credit Purchases to the account, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full. The balances of Credit Purchases subject to FINANCE CHARGE is the average daily outstanding unpaid balance, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the previous balance new Credit Purchases posted through that date if the previous balance was not paid in full within 25 days of the statement closing date of receipt, but excluding any unpaid FINANCE CHARGES.
10. REPAYMENT. You promise to pay us all amounts charged, borrowed, or advanced by the use of your card(s) plus any FINANCE CHARGES and other charges or fees provided for in the Agreement. In addition, you agree that we may, from time to time, and at any time, deduct all or part of your account balance from shares and/or deposits with us.
11. CREDITS. If your payments and/or your credits exceed what you owe, we will apply this credit balance against future Credit Purchases and Cash Advances. If the credit is \$ 1.00 or more, you may request a refund in writing.
12. SECURITY. We have a lien and security interest in any and all of your shares and/or deposits with us for all amounts due on your account.
13. IRREGULAR PAYMENTS/DELAY IN ENFORCEMENT. We can accept late payments or partial payments without losing any of our rights under this Agreement. We can delay enforcing our rights under this Agreement without losing them.
14. DEFAULT. You will be in default if you miss a payment, file for bankruptcy or break one of the promises in this Agreement. Default means we can require immediate payment of your entire outstanding balance. **NO NOTICE IS REQUIRED.** We can also do this if you die or if another creditor tries to seize your property.
15. COLLECTION. If we start collection proceedings to recover the amounts you owe us, you agree to pay all of our reasonable and actual costs and expenses. If we refer your account to a lawyer for collection, you will pay our attorney's fees plus court costs. A FINANCE CHARGE will accrue on all sums you owe us until we receive payments in full.
16. CANCELLATION. The card(s) remain our property and we may cancel or retake it/them at any time. **We may terminate this Agreement and your account at any time, WITHOUT PRIOR NOTICE.** You may also terminate this Agreement at any time, but termination by either of us does not effect your obligation to pay the account balance.
17. AMENDMENTS. From time to time, we may amend this Agreement by mailing to you a copy of the proposed amendment at least 45 days prior to the statement period during which the amendment will become effective. The notice will be sent to your last known address that appears in our records, and will state the date upon which the amendment will become effective. The notice will also advise of the extent, if any, the amendment will apply to your then existing obligations to us under this Agreement.
18. LIABILITY FOR UNAUTHORIZED USE/LOST CARD NOTIFICATION. You agree(s) to notify us immediately of the loss, theft or unauthorized use of your credit card(s) by calling (866) 604-0381. If you notify us of your lost or stolen credit card **within 24 hours** of your discovery, you may not be liable for any losses related to credit transactions. This zero liability limit will apply only if: (i) you have exercised reasonable care in safekeeping your credit card from risk of loss or theft; (ii) you have not reported two or more incidents of unauthorized use to us within the preceding twelve (12) months; and (iii) your account is in good standing. If you notify us of your lost or stolen credit card after twenty-four (24) hours of your discovery or you do not satisfy the conditions set forth above, your liability for unauthorized MasterCard credit transactions shall not exceed \$ 50.00. These liability limits will apply, provided you did not receive a benefit, or the unauthorized use of your MasterCard Credit Card was by someone without actual, implied or apparent authority from you.
19. SEVERABILITY. If any provision of this Agreement is invalid or unenforceable under any law, rule or regulation, it shall not affect the validity or enforceability of any other provision of this Agreement.
20. GOVERNING LAW. The laws of the Commonwealth of Pennsylvania will govern this Agreement, unless and to the extent that federal law applies.
21. CURRENCY. If you effect a transaction with your MasterCard card in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge into a U.S. dollar amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently, the currency conversion rate used by MasterCard International to determine transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed increased by an adjustment factor established from time to time by MasterCard International. The

The information about the costs of the card described in this Agreement & Disclosure is accurate as of 11/01/2009. This information may have changed after that date. To find out what may have changed, contact the credit union.

currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement processing date.

22. **FOREIGN TRANSACTION FEES.** Purchases and cash advances made in foreign countries will be assessed a 0.80% Cross-border Fee. An additional 0.20% Currency Conversion Fee will be assessed for multi-currency transactions. The conversion rate to dollars will be at the

wholesale market rate or the government mandated rate, which ever is applicable, in effect one day prior to the processing date.

23. **ELECTRONIC FUND TRANSFER FEES.** Requesting an EFT transaction through ANOTHER FINANCIAL INSTITUTION may result in a surcharge from that institution for conducting EFT at an ATM. The financial institution owning or operating the ATM is responsible for disclosing the surcharge fee prior to the transfer. Keystone FCU has no responsibility, control or liability for ANY fees or charges assessed by other institutions.

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 to us on a separate sheet at:

CUSTOMER SERVICE, P.O. BOX 30495, TAMPA, FLORIDA, 33630.

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, a description of 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(s) bill automatically from your share account, you can stop the payment on any amount you think is wrong. To stop payment your letter must reach us 3 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 which 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.

If our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone who has received a report about you that you have a question about your bill. When the matter is finally resolved, we must inform anyone who has received a report about you. If we don't follow these rules, we can't collect the first \$ 50.00 of the questioned amount, even if your bill is correct. If you have a problem with the quality 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: (1) you MUST have made the purchases in your home state or, if not within your home state, within 100 miles of your current mailing address; and (2) the purchase price must have been more than \$50.00. These limitations DO NOT APPLY if the merchant is owned or operated by us, or if we mailed you the advertisement for the property or services.