

## Central Maine Federal Credit Union Visa Credit Card Agreement

In this Agreement, the words **you** and **your** mean each and all of those who apply for the card, sign the application, or use the card. **Card** means a Visa® credit card and any duplicates and renewals we issue. **Account** means the Visa Credit Card Line of Credit with us. **We, us,** and **ours** mean this Credit Union.

**1. Responsibility.** If we issue you a card, you agree to pay all debts and the FINANCE CHARGE arising from the use of the card and the card account. For example, you are responsible for charges made by yourself, your spouse and minor children. You are responsible for charges made by anyone else to whom you give the card, and this responsibility continues until the card is recovered. You cannot disclaim responsibility by notifying us, but we will close the account for new transactions if you so request and return all cards. Your obligation to pay the account balance continues even though an agreement, divorce decree, or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the account. If more than one person has applied for a card or signed the application, paragraph 16 below also applies to your account. You agree that you will not use or allow anyone else to use your card for any transaction that is illegal under applicable federal, state or local law.

### Business/Commercial Members Are Prohibited From Engaging In Unlawful Internet Gambling – Unlawful Internet Gambling Enforcement Act 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 illegal or unlawful Internet gambling.

**2. Lost Card Notification.** If you believe your credit card has been lost or stolen, you will immediately call the Credit Union at 207-783-1475 during business hours Monday–Thursday 8:00 A.M.–5:00 P.M., Friday 8:00 A.M.–6:00 P.M., and Saturday 8:00 A.M.–Noon, or 1-855-553-1061, International Number: 1-540-707-4024 24 hours a day, seven days a week.

**3. Liability for Unauthorized Use.** You will not be liable to the credit union for the unauthorized use of your card if the unauthorized use was not caused by your gross negligence or fraud. In any case, your liability to the credit union will not exceed \$50.00 for other unauthorized use of your card that occurs prior to the time when you give notice of possible unauthorized use to the Credit Union at 1000 Lisbon Street, P.O. Box 1746, Lewiston, ME 04241-1746, 207-783-1475 and you will not be liable for unauthorized use that occurs after you notify the credit union of possible unauthorized use. You agree to complete and sign an affidavit attesting to any fraudulent activity and to assist the Credit Union in any manner requested in the prosecution of any individuals performing fraudulent transactions.

**4. Credit Line.** If we approve your application, we will establish a self replenishing Line of Credit for you and notify you of its amount when we issue the card. You agree not to let the account balance exceed this approved Credit Line. Each payment you make on the account will restore your Credit Line by the amount of the payment which is applied to principal. You may request an increase in your Credit Line only by written application to us, which must be approved by us. Once approved, your interest rate will change to a Fixed Rate of 13.5% within 45 days of the Credit Line Increase. By giving you written notice we may reduce your Credit Line from time to time or, with good cause, revoke your card and terminate this Agreement. Good cause includes your failure to comply with this Agreement or our adverse reevaluation of your creditworthiness. You may also terminate this Agreement at any time, but termination by either of us does not affect your obligation to pay the account balance. The cards remain our property, and you must recover and surrender to us all cards upon our request and upon termination of this Agreement.

We reserve the right not to renew your credit cards if there has been no activity for six months or more. We reserve the right to set up accounts with a fixed payment schedule upon voluntary or involuntary closing of the line of credit.

**5. Credit Information.** You authorize us to investigate your credit standing when opening, renewing, or reviewing your account, and you authorize us to disclose information regarding your account to credit bureaus and other creditors who inquire of us about your credit standing. We may ask you for additional information when renewing, reviewing or reevaluating your creditworthiness and you agree to cooperate and provide updated information upon request.

### 6. Details About Your Monthly Payment

- (a) **Monthly Statement.** We will provide you with a statement every month showing your Previous Balance of purchases and cash advances, the current transactions on your account, the remaining credit available under your Credit Line, the New Balance of purchases and cash advances, the Total New Balance, the finance charge due to date, and the Minimum Payment Required.
- (b) **Minimum Payment.** Every month you must pay at least the Minimum Payment within 25 days of your statement closing date. By separate agreement you may authorize us to charge the minimum payment automatically to your share or share draft account with us. You may, of course, pay more frequently, pay more than the minimum payment, or pay the Total New Balance in full, and you will reduce the finance charge by doing so. The Minimum Payment will be any portion of the Minimum Payments shown on prior statements which remain unpaid plus

either (a) 2% of your Total New Balance or \$25.00, whichever is greater, or (b) your Total New Balance if it is less than \$25.00. In addition, at any time your Total New Balance exceeds your Credit Line, you must immediately pay the excess upon our demand.

- (c) **Payments made to your account will be applied in the following order:** Fees and Finance Charges; Previously Billed Purchases; Cash Advances; New Purchases. We may accept checks marked “payment in full” or words of similar effect without losing any of our rights to collect the full balance of your account with us. Any amount received in excess of the minimum monthly payment will be applied from the highest APR balance to the lowest APR balance.
- (d) All payments received will be posted by 5:00 P.M. Monday through Friday. Payments received after 5:00 P.M. and on a Saturday, Sunday, or a holiday will be post dated to the day payment was received.
- (e) Minimum Payment Warning: Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance. For an estimate of the time it would take to repay your actual balance making only minimum payments, call 1-855-553-1061, International Number 1-540-707-4024.

### 7. Finance Charges

- (a) **When Finance Charge Begins.** A finance charge will be imposed on cash advances from the date made or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later, and will continue to accrue until the date of payment. A finance charge will be imposed on purchases only if you elect not to pay the entire new balance of purchases shown on your monthly statement within 25 days from the closing date of that statement. If you elect not to pay the entire new balance of purchases shown on your monthly statement within that 25 day period, a finance charge will be imposed on the unpaid average daily balance of those purchases from the statement closing date (but not on purchases posted during the current billing period) and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance of purchases is paid in full or until the date of payment if more than 25 days from the closing date.
- (b) **Figuring the Finance Charge for Visa Classic.** The FINANCE CHARGE (interest) is calculated at the periodic rate of 1.13% per month, which is an ANNUAL PERCENTAGE RATE of 13.5%. The balance on which the FINANCE CHARGE is computed is as follows: First, take the Previous Balance at the beginning of the statement period. Second, add new cash advances but not purchases, and subtract payments and credits, which gives you the daily balances for each day. Third, add the daily balances for each day of the statement period and divide by the number of days in the statement period, which gives you the average daily balance. Fourth, multiply the average daily balance by the monthly periodic rate. This amount is your FINANCE CHARGE for the statement period.
- (c) **Figuring the Finance Charge for SELECT Visa.** The FINANCE CHARGE (interest) is calculated at the periodic rate of .83% per month, which is an ANNUAL PERCENTAGE RATE of 9.9%. The balance on which the FINANCE CHARGE is computed is as follows: First, take the Previous Balance at the beginning of the statement period. Second, add new cash advances but not purchases, and subtract payments and credits, which gives you the daily balances for each day. Third, add the daily balances for each day of the statement period and divide by the number of days in the statement period, which gives you the average daily balance. Fourth, multiply the average daily balance by the monthly periodic rate. This amount is your FINANCE CHARGE for the statement period.
- (d) **Figuring the Finance Charge for Visa Premier.** For the first six billing cycles, the FINANCE CHARGE (interest) is calculated at the periodic rate of .2416% per month, which is an ANNUAL PERCENTAGE RATE of 2.9%. The balance on which the FINANCE CHARGE is computed is as follows: First, take the Previous Balance at the beginning of the statement period. Second, add new cash advances but not purchases, and subtract payments and credits, which gives you the daily balances for each day. Third, add the daily balances for each day of the statement period and divide by the number of days in the statement period, which gives you the average daily balance. Fourth, multiply the average daily balance by the monthly periodic rate. This amount is your FINANCE CHARGE for the statement period. After the first six billing cycles, your APR may vary. The APR for purchases and balance transfers is determined for each billing period by adding 9.9% to the Prime Rate. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the first day of that billing period or two days prior to the closing date of that billing period, whichever is higher. For either of those days that is not a customary publication day for *The Wall Street Journal* we will substitute the closest preceding customary publication day.
- (i) **Cash Advances.** The finance charge on cash advances for a billing cycle is computed by applying the monthly periodic rate to the average daily 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 is determined by adding to the previous balance for cash advances (the outstanding cash advance balance of your account at the beginning of the billing cycle) any new cash advances received and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.

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# Visa Credit Card Application

- (ii) **Purchases.** The finance charge on purchases for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of purchases, which is determined by dividing the sum of the daily balances of purchases during the billing cycle by the number of days in the cycle. Each daily balance of purchases is determined by subtracting from the outstanding unpaid balance of purchases at the beginning of the billing cycle any payments as received and credits as posted to your account, but excluding any unpaid finance charges.

**8. Charges and Fees.** Some charges and fees are based on the amount of total savings and loan balances on your account at the time of the fee. The following other charges and fees will be added to your account, as applicable:

- No Annual Fee
- Late Payment Fee of \$25 when the payment is 5 days late. The account's principal balance must be at least \$25.00 before a late fee is charged.
- Card Replacement Fee \$15
- Statement Copy Fee Free - \$3
- Insufficient Funds Fee \$25 per returned check
- Copy of a Draft Free - \$10
- Rush Card Order \$40
- Block Card Fee \$5
- An ATM fee may be applied by the terminal owner
- VISA Convenience Checks: No grace period. Interest begins accruing immediately.
- Cash Advance Fee: None
- Cash Advance: No grace period. Interest begins accruing immediately.
- ISA Fee 1% of the transaction amount
- Minimum payment amount due \$25 unless the balance is less than \$25 or if prior payments have not been made
- Phone Inquiry or Transaction Fee: \$.50 - \$2

#### 9. Default.

- (a) You will be in default if you fail to make any Minimum Payment within 25 days after your monthly statement closing date. You will also be in default if your ability to repay is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death, or your failure to abide by this Agreement. We have the right to demand immediate payment of your full account balance if you default, subject to our giving you any notice required by law. The Credit Union will exercise the right to suspend all Credit Union services until any such default has been resolved.
- (b) **Actions after Default.** When you are in default and after expiration of any right you have under applicable state law to cure your default, we can demand immediate payment of the entire unpaid balance under the Agreement without giving you advance notice. You promise to pay all costs, including but not limited to any attorney fees, we incur in protecting our security interest and rights to collect, to the extent permitted by applicable law. While in default, we will block your Visa Credit Card and you will need to reapply to reopen your credit card account.

**10. Using the card.** To make a purchase or cash advance, there are two alternative procedures to be followed. One is for you to present the card to a participating Visa Credit Card plan merchant, to us, or to another financial institution, and sign the sales or cash advance draft which is imprinted with your card. The other is to complete the transaction by using your Personal Identification Number (PIN) in conjunction with the card in an Automated Teller Machine or other type of electronic terminal that provides access to the Visa Credit Card system. The monthly statement will identify the merchant, electronic terminal, or financial institution at which transactions were made, but sales, cash advance, credit, or other slips cannot be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify the monthly statement. The Credit Union may make a reasonable charge for photocopies of slips you request. The other is to use a convenience check payable to a person or merchant.

You may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of gambling transaction. Also, you agree that you will not use or allow anyone else to use your card for any transaction that is illegal under applicable federal, state or local law.

**11. Returns and Adjustments.** Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by sending us a credit slip which we will post to your account. If your credits and payments exceed what you owe us, we will hold and apply this credit balance against future purchases and cash advances, or, if it is \$1 or more, refund it on our written request or automatically after six months.

**12. Foreign Transactions.** Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements. Visa charges 0.8% for international transactions that do not involve currency conversions. The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date; this rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

**Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S. region:** Visa assesses a cash disbursement fee of 0.15% + US \$0.50 on international ATM transactions where a surcharge fee has been assessed. The 0.15% applies to the amount of cash disbursed and not the surcharge/access fee. In other words, if \$200 is disbursed and a \$3.00 surcharge fee is applied, the 0.15% will be based on the \$200.

**Visa Cash Disbursement Transactions outside the U.S. region without an Access/Surcharge Fee Assessed:** If a surcharge fee is not assessed on a qualified Visa and Plus ATM international and regional cash disbursement transaction, the ATM cash disbursement fee will be assessed based on the location of the acquirer as follows: Asian Pacific, 0.52% + US \$0.65; Canada, US \$1.25; Central/Eastern Europe, Middle East, and Africa, 0.42% + US \$0.55; Europe, US \$1.50; Latin America and the Caribbean, 0.52% + US \$0.65.

**13. Plan Merchant Disputes.** We are not responsible for the refusal of any plan merchant or financial institution to honor your card. We are subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the card only if you have made a good faith attempt but have been unable to obtain satisfaction from the plan merchant, and (a) your purchase was made in response to an advertisement we sent or participated in sending to you, or we own or operate the merchant; or (b) your purchase cost more than \$50 and was made from a plan merchant in your state or within 100 miles of your home. Any other disputes you must resolve directly with the plan merchant.

#### 14. Security Interest.

(a) By signing below the "SECURITY INTEREST" section of your Visa application, and by accepting and using your Visa account and/or Visa card, you grant a security interest in any present and future funds and deposits held for you by Central Maine Federal Credit Union, including funds held in any share account, share draft account, share certificate, money market account or Christmas Club account. You authorize the credit union to make any filings or take any other actions required by applicable law to perfect this security interest. If you are ever in default, under the terms of this Agreement, you authorize the credit union to apply any and all such funds to the payment of amounts owed by you under this Agreement.

(b) Your obligations under this Agreement are also secured by collateral that now or in the future secures other loans from the Credit Union provided, however, that the credit union waives any security interest it may have in (i) any real estate collateral, and/or (ii) any collateral consisting of "household goods" (as defined in the Federal Trade Commission's Credit Practices Rule and Maine law), as collateral for advances or purchases under this Agreement.

**15. Effect of Agreement.** This Agreement is the contract which applies to all transactions on your account even though the sales, cash advance, credit, or other slips you sign or receive may contain different terms. We may amend this Agreement from time to time by sending you the advance written notice required by law. Your use of the card thereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing account balance as well as to future transactions. You acknowledge receiving the Central Maine Federal Credit Union VISA CREDIT CARD AGREEMENT and are bound by its terms and future revisions thereof.

**16. Joint Liability.** Each person who has signed the application or applied for a card 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.

**17.** We are required to provide you a periodic statement at least 21 days before the payment due date. If you do not receive your statement by the last day of the month, please call 207-783-1475 for a copy of your most recent statement.

**18.** You agree to abide by any and all security features implemented by the Credit Union to prevent and detect fraudulent activity and hold the credit union harmless if any of the implemented security features prevent the use of your card.

**19.** Your Visa Credit Card due date will always be on the 18th of every month.

**20. Voluntary Insurance.** We offer Credit Life and Disability Insurance with every Visa Credit Card Account. Please contact our Card Services Department for a copy of the application and disclosures.

**21. 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.

**22. Security Online.** Even if you do not use or have access to the Internet, you will want to sign up for **Verified by Visa**. Verified by Visa is a security feature all credit card holders should take advantage of. Even if you do not use your card online, anyone who has access to your card information can use it to make fraudulent online purchases. By selecting your own e-signature (personal password protection), you can prevent online fraud on your account.

Go to our website [www.centralmainecnu.com](http://www.centralmainecnu.com) and click on the Verified by Visa link. Follow the instructions and select your personal password. Never share your Verified by Visa personal password with anyone.

**23. Skip Payment Option.** At our option, we may offer you the opportunity to not make ("skip") a minimum payment during certain designated billing cycles ("skip payment period"). If you do not make your minimum payments as provided in the Agreement, during such designated billing cycles, you understand that we will continue to apply finance charges to your account.

## YOUR BILLING RIGHTS : KEEP THIS NOTICE FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

Central Maine Federal Credit Union  
1000 Lisbon Street, P.O. Box 1746, Lewiston, ME 04241-1746

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

### What Will Happen After We Receive Your Letter

**When we receive your letter, we must do two things:**

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

**While we investigate whether or not there has been an error:**

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**After we finish our investigation, one of two things will happen:**

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Central Maine Federal Credit Union  
1000 Lisbon Street, P.O. Box 1746, Lewiston, ME 04241-1746

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

# Central Maine Federal Credit Union Visa Credit Card Application



Applicant must have a minimum of \$15,000 annual verifiable income. Primary or joint applicant must have membership with the Credit Union.

**Visa Classic 13.5% Annual Percentage Rate**  
  **Select Visa 9.9% Annual Percentage Rate**  
  **Visa Premier 2.9% Annual Percentage Rate for 6 months, then Prime + 9.9% Annual Percentage Rate**

**Member Account Number** \_\_\_\_\_     
 **Credit Limit Requested \$** \_\_\_\_\_     
  **Individual Account**     
  **Joint Account**

**If joint account, both applicants must initial to indicate joint credit.**     
 **Member initials** \_\_\_\_\_     
 **Joint initials** \_\_\_\_\_

Both applicants authorize the other to receive receipts for Visa payments that include potentially confidential information about the membership account, such as balances, account number and address.

<b>APPLICANT</b> Name (Last-First-Middle)		<b>CO-APPLICANT</b> Name (Last-First-Middle)	
Home Address (Street and Number)		Home Address (Street and Number)	
How Long?		How Long?	
City-State-Zip		City-State-Zip	
Previous Address (Street and Number)		Previous Address (Street and Number)	
How Long?		How Long?	
City-State-Zip		City-State-Zip	
Home Phone Number	Birth Date	Home Phone Number	Birth Date
Social Security Number	State/Driver's License Number	Social Security Number	State/Driver's License Number
Business Phone Number	Gross Monthly Income	Business Phone Number	Gross Monthly Income
Employer	Occupation	Employer	Occupation
Business Address	Years There	Business Address	Years There
City-State-Zip		City-State-Zip	
Mother's Maiden Name (required for fraud protection)		Mother's Maiden Name (required for fraud protection)	

Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance income received under court order \$ _____ <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding  Other income \$ _____ per _____ Sources of other income _____	Alimony, child support, separate maintenance income received under court order \$ _____ <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding  Other income \$ _____ per _____ Sources of other income _____
Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes <input type="checkbox"/> No

Please block card(s) if compromised in a merchant breach. Initials \_\_\_\_\_

**THIS SECTION MUST BE COMPLETED.** Mortgagee or Landlord:

Payment Address	Approx. Market Value	Original Loan	Monthly Payment
Other Obligations			

Name, Address and Phone Number of Nearest Relative not living with you

Consumer reports (credit reports) may be obtained in connection with this application. If you request, 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. The credit union is relying on what you stated in the application and you acknowledge that everything you have stated is true and correct, and by using the Visa credit card you acknowledge receipt of and agree to the terms of the Visa Credit Card Agreement. Please read the Visa Credit Card Agreement and retain for your records.

**SECURITY INTEREST.** If the credit union establishes a credit card account for you and issues a Visa card to you, by signing below you grant a security interest in any and all present and future funds and deposits (other than any Individual Retirement Accounts) held for you by Central Maine Federal Credit Union, including funds held in any share account, share draft (checking) account, share certificate, money market account or Christmas Club account. You authorize the credit union to make any filings or take any other actions required by applicable law to perfect this security interest. If you are ever in default under the terms of the attached Visa Credit Card Agreement, you authorize the credit union to apply any and all such funds to the payment of amounts owed by you under the Visa Credit Card Agreement. You also understand that your obligations under the Visa Credit Card Agreement will also be secured by collateral that now or in the future secures other loans from the Credit Union (other than real estate and household goods).

<b>APPLICANT</b> Signature _____ Date _____ <b>X</b>	<b>CO-APPLICANT</b> Signature _____ Date _____ <b>X</b>
<b>CREDIT UNION USE ONLY</b> <input type="checkbox"/> Approved <input type="checkbox"/> Rejected Limit \$ _____      Written Dollar Amount _____	Credit Committee or Loan Office Signature/Date _____

## INTEREST RATES AND INTEREST CHARGES

### Annual Percentage Rate (APR) for purchases

	Annual Percentage Rate	Annual Percentage Rate	Annual Percentage Rate
		13.5%	9.9%
			2.9%*

\*2.9% for the first 6 months, then on the 7th month 9.9% plus Prime

### APR for Balance Transfers

The same Annual Percentage Rate listed for purchases above.

### APR for Cash Advances

The same Annual Percentage Rate listed for purchases above.

### How to Avoid Paying Interest on Purchases

Your due date is 25 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date each month.

### Minimum Interest Charge

If you are charged interest, the charge will be no less than \$1.50.

### 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>.

<b>Annual Fee</b>	None	<b>Block Card Fee</b>	\$5
<b>Card Replacement Fee</b>	\$15	<b>Phone Inquiry &amp; Transaction Fee</b>	\$.50 - \$2
<b>Copy of Draft</b>	Free - \$10	<b>Statement Copy Fee</b>	Free - \$3
<b>Rush Card Order</b>	\$40		

### Transaction Fees

- Foreign Transaction Fees: 1% for currency conversion. 0.8% for non-currency conversion.  
\$1.25 ATM cash disbursement fee at surcharge-free ATMs  
\$0.50 ATM cash disbursement fee at surcharge ATMs  
*Please refer to Section 12, Foreign Transactions for more information.*

### Penalty Fees

- Late Payment: \$25 when payment is 15 days late. Principal balance must be \$25 before fee is charged.
- Insufficient Funds Fee: \$25 per returned check not drawn on Central Maine Federal Credit Union

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

The information about the cost of the cards described on this application was printed on September 1, 2023 and was accurate as of that date, but is subject to change after that date.

You should call the credit union at 207-783-1475 or write to Central Maine Federal Credit Union, 1000 Lisbon Street, P.O. Box 1746, Lewiston, ME 04241-1746 for any changes in the information about the cost of the card since the time of printing.

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

### Central Maine Federal Credit Union

1000 Lisbon Street · P.O. Box 1746  
Lewiston, ME 04241-1746  
207-783-1475 · Fax 207-777-1914  
[www.centralmainecu.com](http://www.centralmainecu.com)