

VISA CREDIT CARD AGREEMENT

In this Agreement the words "you" and "your" mean each and all of those who apply for the card and accept this Agreement. "Card" means the VISA credit card and any duplicates and renewals we issue. "Account" means your VISA credit card line of credit account with the Credit Union. "We", "us", and "ours" means Northern Star Credit Union, Inc. or the "Credit Union".

1. RESPONSIBILITY. You agree to repay all debts and the FINANCE CHARGE arising from the use of the Card account. For example, you are responsible for charges made by yourself, or anyone whom you authorize to use your Account. You are also responsible for charges made by anyone else to whom you give the Card, and this responsibility continues until the Card is recovered and all charges are paid. 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 judgement to which we are not a party may direct a joint user or any other person responsible under this Agreement to pay the Account. Any person using the Card is jointly responsible with you for charges he or she makes, but if that person signs the Card he or she becomes a party to this Agreement and is also jointly responsible for all charges on the account, including yours.

2. LOST CARD NOTIFICATION and LIABILITY FOR UNAUTHORIZED USE. You agree to notify us immediately at 866-288-7977, 24/7 of the loss, theft or unauthorized use of your Credit Card. You will not be liable for unauthorized transactions unless you were grossly negligent in the handling of the Account or Card.

3. CREDIT LIMIT. You agree not to let the account balance exceed the approved Credit Limit. By giving you written notice we may reduce your Credit Limit from time to time, revoke your Card and terminate this Agreement. Good cause includes your failure to comply with this Agreement at any time, but termination by either of us does not affect your obligation to pay the account balance. The Card(s) remain our property and you must recover and surrender to us all Card(s) upon our request and termination of this Agreement.

4. 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, to the extent authorized by our Bylaws.

5. FACT ACT. Under the Fair and Accurate Credit Transactions Act of 2003 we are required to inform you the Credit Union may furnish information about your account to consumer reporting agencies. Such information as late payments, missed payments or other defaults on your account may be reflected in your credit report.

6. DEFAULT. You will be in default if you fail to make any Minimum Payment or other required payment by the date that is due. You will also be in default if your ability to repay us 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 or any other loan agreement with us. 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 or if the value of the security interest materially declines. If you default, the entire principal, accrued interest, and all other applicable fees, cost and charges, if any, not yet paid of this account shall become due and payable at the option of the Credit Union. Each party hereto further agrees that if payment of this Account shall not be made as herein provided, he shall pay the costs of collection, including an attorney's fee in an amount of 33 1/3% of the principal and interest due at the time the claim is referred to the attorney. The Credit Union can delay enforcing any of its rights under this Agreement without losing them.

7. SECURITY INTEREST and CROSS COLLATERALIZATION. Collateral securing other loans with us will also secure this credit card by the property described in those other security agreements. When your credit card is in default, the Credit Union has the right to take possession of any property given as security in those security agreements without judicial process. After we have possession of the property, we can sell it and apply the money to any amounts you owe us. You grant us a security interest in all individual and joint share and / or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits. You give us a specific pledge of your credit union shares by signing a pledge of shares.

8. MONTHLY PAYMENT. We will mail you a statement every month showing your Previous Balance transfers and cash advances, the current transactions on your Account, the remaining credit available under your Credit Limit, the New Balances of purchases and cash advances, the Total New Balance, the FINANCE CHARGE due to date, other billed fees, and the Minimum Payment within 25 days of your statement closing date. By separate agreement, you authorize us to charge the Minimum Payment automatically to your share or share draft account with us. You may 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 either (a) 2% of your Total New Balance, or \$20.00, whichever is greater, or (b) your Total New Balance, if it is less than \$20.00; plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. We will apply your payments first to previously billed and unpaid FINANCE CHARGES on purchases; then to previously billed and unpaid FINANCE CHARGES on cash advances; any billed fees; then to previously billed purchases; then to cash advances, and then to new purchases, whether or not billed on the monthly statements. However, any payment equal to or greater than the Previous Balance of Purchases will be applied first to that balance and any Finance Charge thereon so as to avoid continuing accrual of FINANCE CHARGES on that amount. Purchases and cash advances will be paid off in the order they were posted to your account. If two or more purchases were posted on the same day, your payment will be applied to the smallest first.

9. FINANCE CHARGES on CASH ADVANCES. Cash advances are always subject to FINANCE CHARGES from the transaction date. FINANCE CHARGES are calculated at the daily periodic rate on the average daily principal balance. The daily periodic rate and **ANNUAL PERCENTAGE RATE** for cash advances corresponds to the following interest rates whichever applies to your account.

DAILY PERIODIC RATE (%)	ANNUAL PERCENTAGE RATE (%)
0.03011%	10.99%
0.03285	11.99
0.03559	12.99
0.04107	14.99
0.04655	16.99

10. FINANCE CHARGES on PURCHASES. FINANCE CHARGES begin to accrue on the day a credit purchase is posted to your account. You can avoid FINANCE CHARGES on purchases by paying the full amount of the new balance of purchases each month within 25 days of your statement closing date. FINANCE CHARGES are calculated at the monthly periodic on the average daily principal balance. The monthly periodic rate and the **ANNUAL PERCENTAGE RATE** for purchases will be one of the following whichever applies to your account.

MONTHLY PERIODIC RATE (%)	ANNUAL PERCENTAGE RATE (%)
0.91583%	10.99%
0.99917	11.99
1.08250	12.99
1.24917	14.99
1.41583	16.99

11. ADVISORY AGAINST ILLEGAL USE. You agree not to use your Card for illegal gambling or other illegal purposes.

12. 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 \$1.00 or more, refund it on your written request or automatically after 6 months.

13. 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 made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant, and (a) your purchase cost more than \$50.00 and was made from a plan merchant in your state or (b) within 100 miles of your home. Any other disputes you must resolve directly with the plan merchant.

14. 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. 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 where applicable. The Credit Union reserves the right to alter the terms of this Agreement and will give notice of any change in terms as required by applicable law.

15. FOREIGN TRANSACTIONS. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be at (a) the wholesale market rate or (b) the government mandated rate, whichever is applicable, in effect one day prior to the processing date, increased by one percent.

See reverse side of Member Statement for important information regarding your rights to dispute billing errors.

MEMBER COPY: Retain for your records

Notice: 02/13