

# Cardholder Agreement

(Including Federal Truth in Lending Disclosures)

Dear Member:

This Agreement is your contract. It contains disclosures required by the Federal Truth in Lending Act, Military Lending Act, and other applicable law. Please read all of it and keep it for your records because, when you have accepted, signed or used your Card, or the Account, you have agreed to the terms of the Agreement.

Global Federal Credit Union  
Anchorage, Alaska

In this Agreement the words you, your and yours mean the Cardholder(s). The words we, us and our mean Global Federal Credit Union (Global) and any agent through which the Account is established. You do not have to sign the Agreement, but once you have accepted, signed or used the Card, or the Account, the Agreement will be in force.

The following definitions apply to the terminology used in this Agreement and on your monthly statement:

**Account.** The Visa® and/or any open-end credit account(s) approved by us for your use which is subject to the Terms and Conditions of this Agreement.

**Annual Percentage Rate.** The cost of your credit as a yearly rate.

**Billing Cycle.** The time interval between regular monthly billing statement dates. This interval is considered to be equal intervals of time unless a billing date varies more than four (4) days from the regular date.

**Cash Advance.** Credit extended by us to you in the form of a loan made when you present the Card to us or to any financial institution honoring the Card, or use of any other credit instrument, device, overdraft coverage plan or automated teller machine we make available to you.

**Card.** Any Visa card(s) and/or other credit card(s) subject to this agreement issued to you by us, or other single credit device being used from time to time upon presentation to obtain money, property, labor, or services on credit. "Card" is implied when you obtain credit by using your account number without using the Card.

**Cardholder.** The natural person to whom a credit card is issued upon the request or application of that natural person for any purpose, or a natural person who has agreed with us to pay obligations arising from the issuance of such a credit card to another person.

**Closing Date.** The date of the last day of a Billing Cycle.

**Credit Limit.** The maximum amount of credit available to you as set for the Account by us from time to time.

**Finance Charge.** The cost of credit extended to you on the Account resulting from applying the Periodic Rate to the Average Daily Balance and the Transaction Fee for Cash Advance transactions.

**New Balance.** The account balance outstanding on the Closing Date.

**Other Charges.** Charges to your Account other than Cash Advances or Purchases. Other Charges are listed in part D of the Agreement.

**Periodic Rate.** The percentage of Finance Charge imposed against a balance for a period. In this Agreement, a "Monthly" Periodic Rate is used.

**Previous Balance.** The balance of the Account at the beginning of the Billing Cycle. (It is the same amount that was shown as "New Balance" on the Closing Date on the statement for the preceding Billing Cycle.)

**Purchases.** Extensions of credit by us to you for purchases through sellers or lessors of goods, labor, insurance and/or services that honor your Card and for other charges or debits.

**User.** The person(s) authorized by a Cardholder to obtain credit under an Account whether named in an application as a User, or otherwise.

## TERMS AND CONDITIONS

**Purchases, Cash Advances, and Balance Transfers.** You can use the Card for Purchases, Cash Advances, and Balance Transfers. The maximum cash advance is the lesser of your available credit limit or \$5,000 per day. There is no minimum amount. The maximum advance at an automated teller machine is \$500 per day. There is no minimum amount. The minimum amount for a balance transfer is \$500. You will owe us for these amounts plus Finance Charge and Other Charges, if any, all payable in U.S. Dollars.

**Monthly Statement.** If you have an outstanding debit or credit New Balance in excess of \$1.00 or if there is any Finance Charge imposed during a Billing Cycle, we will send you a statement. You must pay us (or if we elect, to any party to whom we transfer and assign your Account) according to the Terms and Conditions of the Account.

## Other Terms and Conditions (including Federal Truth in Lending Disclosure)

### (A) The conditions under which a Finance Charge will be imposed:

- Purchases.** A Finance Charge that will accrue from the date posted will be imposed on Purchase transactions posted during a Billing Cycle when the Previous Balance is not paid in full within the first 25 days of the Billing Cycle. A Finance Charge that will accrue from the first day of the next billing cycle will also be imposed on Purchases included in the New Balance when the entire New Balance is not paid in full within 25 days after the Closing Date. No Finance Charge will be imposed on Purchases included in the New Balance when the entire New Balance is paid in full within 25 days after the Closing Date.
- Cash Advances/Balance Transfers.** A Finance Charge in the form of a Transaction Fee will be imposed on each transaction for Cash Advances posted to the Account during a Billing Cycle. A Finance Charge computed on a Periodic Rate basis will also be imposed on Cash Advances/Balance Transfers from the date posted to the Account through the date paid. The Finance Charge accrued on Cash Advances/Balance Transfers between the Closing Date of the Billing Cycle and the date your Account is credited will appear on your next statement. There is no time period within which to pay to avoid the Finance Charge on Cash Advances/Balance Transfers.
- If your Account is subject to a Finance Charge other than a Cash Advance Transaction Fee, then the more that you pay and the sooner you pay, the less your Finance Charge will be.

### (B) The method of determining the balance upon which a Finance Charge will be imposed:

- We figure a portion of the Finance Charge on your Account by applying a Transaction Fee to the amount of each Cash Advance transaction posted during the Billing Cycle.
- We figure a portion of the Finance Charge on your account by applying a Periodic Rate to the "Average Daily Balance" of Cash Advances/Balance Transfers on your account (including current transactions for Cash Advances/Balance Transfers). To get the "Average Daily Balance" of Cash Advances/Balance Transfers, we take the beginning balance of Cash Advances/Balance Transfers on your Account each day, add any new Cash Advances/Balance Transfers, and subtract any payments or credits and unpaid Finance Charges. This gives us the daily balance for Cash Advances/Balance Transfers. Then we add up all these daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle. This gives us the "Average Daily Balance" of Cash Advances/Balance Transfers. There is no period beyond the allowable 25 days in which credit extended may be paid without incurring a finance charge.
- We figure a portion of the Finance Charge on your Account by applying a Periodic Rate to the "Average Daily Balance" of Purchases on your Account (including current transactions for Purchases). To get the "Average Daily Balance" of Purchases, we take the beginning balance of Purchases on your Account each day, add any new Purchases and Other Charges (except Late Payment Charges), and subtract any payments or credits, unpaid Finance Charges and Late Payment Charges. This gives us the daily balance for Purchases. Then we add up all these daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle. This gives us the "Average Daily Balance" of Purchases. If the entire Previous Balance is paid in full within the first 25 days of the Billing Cycle, the Average Daily Balance of Purchases will be considered to be \$0.

**(C) The method of determining the amount of the FINANCE CHARGE:** The FINANCE CHARGE imposed during a Billing Cycle will be the sum of the Transaction Fee and Periodic Rate components of the FINANCE CHARGE determined by:

- Applying a Transaction Fee amounting to **2%** of the amount of each current transaction (**\$10.00** maximum per transaction) for Cash Advances posted during the Billing Cycle.
- Applying to the Average Daily Balance for the Billing Cycle a Monthly Periodic Rate of **1.2083%** (corresponding **ANNUAL PERCENTAGE RATE** is **14.5%**).

### (D) The conditions under which any other charges may be imposed:

- Annual Card Membership Fee.** A **\$50.00** Annual Card Membership Fee will be charged to your Account. If at the time of the initial fee your Card will expire in less than a year, the Annual Fee will be prorated, based upon the number of months left before the Card expires. Only one fee will be charged, even if more than one Card is issued on the Account. This fee may be waived if you have an active checking account from Global.
- Late Payment Fee.** A Minimum Payment not paid within **13** days after Payment Due Date will be subject to a single charge of 5% of the Minimum Payment due (**\$1.00** minimum, **\$35.00** maximum).
- Returned Check Charge.** A **\$20.00** charge will be assessed to your Credit Card Account when any check submitted by you for payment on the Account is returned to us unpaid.
- Research and Copying Fee.** A **\$3.00** fee will be charged for each statement copy you request. A **\$12.00** per copy fee may be charged for copies of each document, in connection with the Account, that you request. This fee is not imposed if the copy is for the resolution of a billing error.

### (E) The conditions under which we may retain or acquire any security interest in any property to secure the payment of any credit extended on the Account:

- If we now or hereafter hold any title, pledge or security interest in any of your property, it may be that the terms of the instrument creating such title, pledge or security interest will also secure your obligation on the Account.
- If you have pledged or shall hereafter pledge your personal residence as collateral security for any indebtedness of which we are or become the owner and holder, it is hereby understood that we hereby waive any claim we might otherwise acquire against said personal residence as collateral security for any obligation to us arising from your use of the Card.

**(F) The minimum periodic payment required:** If you elect not to pay your balance in full, a payment according to the following schedule must be made by you within **25** days after the Closing Date of the Billing Cycle as shown on your statement.

#### Minimum Payment Schedule:

If your New Balance is:	Your Minimum Payment will be:
Less than <b>\$15</b>	New Balance in full
<b>\$15 to \$500</b>	<b>\$15</b>
More than <b>\$500</b>	<b>3%</b> of New Balance (rounded up to next whole dollar)

In addition to the above, the Minimum Payment will include the amount of all Past Due payments and the amount by which the New Balance exceeds the Credit Limit for the Account. Payments received shall be first applied to outstanding Finance Charges and Miscellaneous Charges, then to Cash Advances and Purchases previously billed, and then to Cash Advances and Purchases currently billed.

**(G) 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 information about a transaction on your bill, write us on a separate sheet at the address shown 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 (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 is 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 that 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 (10) 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 is final.

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:

- 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
- 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.

**Military Annual Percentage Rate (MAPR):** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**Oral Disclosure:** You may call 1-800-941-8936 to hear mandatory loan disclosures required by the Military Lending Act.

**Covered Borrower.** A Covered Borrower is a member of the Armed Forces or a dependent of a member of the Armed Forces who was determined to be a eligible for Covered Borrower status as that term is defined in 32 CFR Part 232 (the Department of Defense's regulation implementing the Military Lending Act).

**Change in Status.** If you are determined to be a Covered Borrower at the time this Agreement is entered into, and at a later date are no longer a Covered Borrower, you agree that the provisions of 32 CFR Part 232 will no longer apply to this Agreement.

**Savings Clause.** This Agreement may contain terms that are prohibited when applied to Covered Borrowers. For this reason, you and we agree that application of any term proscribed by 32 CFR 232.8 shall be limited to only non-covered borrowers in a manner consistent with other applicable law.

**ADDITIONAL PROVISIONS**

*You also agree to all of the following:*

**Membership.** If your membership with Global terminates for any reason, you agree to immediately surrender all Visa cards issued on your Account(s). You also agree to pay off all credit extended on your Account(s) according to the terms of this agreement.

**Ownership of Cards.** Any Card or other credit instrument or device which we supply to you is our property and must be returned to us or our agent immediately upon demand. If we ask, you will destroy the Card by cutting it in half, and will surrender it to us or our agent, mail it to us, or drop it off at any of our offices that we direct.

**Individual Liability.** You, as an Account Holder, will be liable for all credit obtained under the Account(s), whether obtained by you or by a User of the Account. If there is more than one Account Holder, then each will be liable, jointly and severally, for all credit obtained under the Account(s).

**Credit Limit.** You will not use the Card to obtain credit in excess of the amount of the Credit Limit available to you on an Account.

**Loss or Theft of Card.** You will notify us immediately of the loss or theft, or the use without your permission, of any Card or other credit instrument or device which we supply you by calling 563-4567 in Anchorage, (800) 525-9094 outside Anchorage. Card Services is available to assist you with lost or stolen cards 24/7. You further agree to confirm this notice in writing within two (2) business days at our address below:

**Our Address.** You should address letters and other notices to us at:

**Global Credit Union, Card Services,  
P.O. Box 196602, Anchorage, AK 99519-6602**

**Liability of Cardholder for Unauthorized Use.** Under Visa’s Zero Liability policy, you are not liable for fraudulent purchase transactions processed over the Visa network.

**Transactions.** You will retain for statement verification your copy of each slip (ticket/draft) resulting from each Purchase, Cash Advance and other transaction on your Account. We will provide you with photographic or other documentary evidence of each transaction upon your reasonable request or upon proper written notice of a billing error.

**Termination.** Either you or we may terminate or suspend your credit privileges under this Agreement at any time. The provisions of this Agreement shall otherwise remain in full force and effect until you pay all sums due us.

**Transfer of Account.** You cannot transfer an Account to any other person.

**Honoring of Card.** We will not be responsible for the failure or refusal of anyone to honor the Card or any other credit instrument or device we supply to you.

**Refunds.** If a seller agrees to give you a refund or adjustment, you will accept a credit slip for your Account in lieu of a cash refund.

**Change of Address.** You will advise us promptly if you change your mailing address. All written notices and statements by us to you will be sent to your address as it appears on our records.

**Credit Reports.** You authorize us to make or have made any credit, employment and investigative inquiries as we deem appropriate for the extension or combination of credit or collection of amounts owing on the Account. We can furnish information concerning your Account or credit file to consumer reporting agencies, and others who may properly receive that information.

**Irregular Payments.** We can accept late payments or partial payments, or checks and money orders marked “payment in full” without losing any of our rights under this Agreement.

**Default.** You will be in default on this Agreement if you do not make at least the Minimum Payment on or before the Payment Due Date, you try to exceed or do exceed your Credit Limit without our permission, become subject to bankruptcy or insolvency proceedings, attachment or garnishment proceedings are instituted against you or your property, or we reasonably deem ourself insecure, you provide us with false information or signature, die or fail to comply with any provision of this Agreement. Acceptance of a payment or Late Payment after a Payment Due Date or after you have exceeded your Credit Limit does not waive the default. Default on any Account or other obligation that you have with us will constitute default on all Accounts with us. If you are in default, we may, at our option, declare the entire balance due without notice or demand.

**Default Charges.** You must pay all costs, disbursements and reasonable attorneys’ fees incurred by us in legal proceedings to collect or enforce the debt on this Account in the event of default by you or in the event of a breach of any obligation by you under this Agreement; additionally, any amount spent or costs incurred by Global in the event of a default will be added to the unpaid account balance and finance charges will continue to accrue at the same rate as the account.

**Delay in Enforcement.** We can delay enforcing our rights under this Agreement without losing them.

**Amendment and Assignment.** Upon such notice to you, if any, as may be required by law, the terms and conditions set forth in this Agreement may be amended by us at any time, which amendment(s) shall govern any transaction occurring prior to the effective date of such amendment(s), as to which there is any unpaid balance owing to us on the effective date of such amendment(s), and such amendment(s) shall also govern any transaction occurring after such effective date. We will have the right to assign and transfer our rights under this Agreement and any amounts you owe to us; and the term “us” shall be deemed to include each and every immediate and successive assignee.

**Foreign Transactions.** If you use your Card for Purchases or Cash Advances in a currency other than U.S. dollars, the transaction amount will be converted to U.S. dollars by Visa International, Inc. under their rules set forth from time to time. Currently, the rules specify that the currency conversion rate is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. If a credit is subsequently given for a transaction in a currency other than U.S. dollars and the credit has a different processing date, then the converted amount of the credit may be greater/less than the converted amount of the original transaction. The currency conversion rate on the day before the transaction processing date will be used and may differ from the rate in effect at the time of the original transaction. You agree to accept the converted amount in U.S. dollars.

**ATM Fees.** Global does not charge a fee for any electronic funds transfer you make using your Visa credit card. When you use an ATM not owned by Global you may be charged a fee by the ATM operator or any network used.

**Illegal Activity.** Visa credit cards may not be used for any illegal activity. Display of a Visa logo by an online merchant does not mean that transactions are lawful in all jurisdictions in which cardholders may be located.

**Severability.** If any provision of this Agreement is held invalid, all valid provisions that are severable from the invalid provision remain in effect.

**Captions and Catchlines for Reference Only.** Captions and catchlines are intended solely as aids to convenient reference, and no inference as to intent with respect to this Agreement may be drawn from them.

**Law Governing.** This Agreement is governed by Federal laws and the laws of Alaska to the extent they are not preempted by Federal laws and regulations.

**How Global will calculate your balance:** Global uses a method called “average daily balance (including new purchases).” See your account agreement for more details.

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

**ScoreCard® Reward Point Program Rules**

1. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and log in to view your Reward Point earnings ratio for every qualifying purchase dollar amount. A qualifying purchase (“Qualifying Transaction”) shall mean: (i) a transaction that is charged to an eligible card account covered by the Program (“Account”), and (ii) a transaction that appears on Your statement during the Program period. Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your Account. Contact Global (“Sponsor”) for full details on the Program period dates during which you are eligible to earn Points.
2. Points can be used to order only the merchandise/travel awards (“Award(s)”) available in the current Program. You may select Awards from any level, as long as you have a sufficient number of Points available in your Account as of the date of your most recent earnings statement. Point requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, you will be advised to make an alternative selection or your Points may be returned to your Account.
3. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing your order. Shipments cannot be made to a post office box. If you have an APO, U.S. eligible territory or international address, please contact ScoreCard Award Headquarters for details regarding merchandise options and shipments before ordering.
4. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A merchandise Reward received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the merchandise Award.
5. Applicable manufacturers’ or providers’ warranties, if any, will be included with your Award.

Warranty claims must be directed to the manufacturer or provider, as applicable. SPONSOR, ANY THIRD PARTY UTILIZED BY SPONSOR TO ADMINISTER THE PROGRAM (“Program Administrator”) AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH YOUR SPONSOR IS A MEMBER IN CONNECTION WITH THE PROGRAM (“ASSOCIATION”) MAKE NO AWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. THE PROGRAM ADMINISTRATOR AND ITS AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN AWARDS OR DAMAGES RESULTING FROM USE OF ANY AWARDS PROVIDED THROUGH THE PROGRAM.

6. Points have no cash value. Points cannot be exchanged for cash or credit; used with any other offer, promotion or discount; combined with cash to obtain any Awards; or, earned from or transferred to any other credit and/or debit card, account or rewards program, unless otherwise specified.

7. Your ScoreCard earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. In the event you redeem unearned Points, your Account may be charged for the actual cash difference between the cost of the Award redeemed and the net value of the actual Points available.

8. Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for your use as a payment method) at the time your order is received for processing. Sponsor reserves the right to suspend your participation in the Program until the Account is in good standing.

9. Despite the Program’s best efforts to ensure accuracy, printing and website errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time.

10. The Program may be modified, suspended or cancelled, and the redemption value of already accumulated Points may be changed, at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect Point accrual and/or expire Points based on the Point term, age and expiration date of the selected option(s). Award orders must be received on or before the Program end and/or Point expiration date. Contact your Sponsor for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

11. You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to your redeeming your Points or receiving your Awards. You also agree to hold the Program Administrator and its affiliates, Sponsor and Association harmless if a Program vendor or provider files for bankruptcy, or otherwise goes out of business after you have redeemed your Points for an Award from the vendor or provider but before you receive or use the Award.

12. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferrable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaced in the event of loss, destruction or theft. Your Award will usually be delivered within 4-6 weeks of processing your order but is not guaranteed. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay any associated additional delivery fees before shipment. You are responsible for any airline security fees and any surcharges or additional fees that may be imposed by the airlines or aviation authority and you must pay them by permissible credit and/or debit card at the time of the reservation booking. See the Program website for specific travel Award terms and conditions.

13. Your individual Program Sponsor may offer rewards opportunities and/or impose rules that are in addition to those stated in the Program rules. Prospective cardholders who are eligible to participate in the Program may contact their Program Sponsor for the Program Sponsor’s complete rules, including information on how Reward Points are earned, how Reward Points accrue, when Reward Points expire, and variable Reward Points earnings ratios, if applicable. Existing Program participants may access the current Program Rules at any time on the Program website. Program rules are subject to change at any time without notice.

14. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final. The use of your Account following receipt of these Rules will indicate your agreement to these Rules.

Credit card disclosure	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>14.5%</b>
APR for Balance Transfers	<b>14.5%</b>
APR for Cash Advances	<b>14.5%</b>
Penalty APR and When it Applies	none
Paying Interest	You have 25 days to repay your balance for Purchases before being charged a finance charge. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>	

Fees	
Annual Fees	<b>\$50</b> (waived for Global checking account holders)
Transaction Fees	
• Cash Advance	<b>2%</b> of the cash advance amount ( <b>\$10 maximum</b> )
• Foreign Transaction	No fee
Penalty Fees	
• Late payment	Up to <b>\$35</b>
• Returned Payment	Up to <b>\$20</b>

**How Global will calculate your balance:** Global uses a method called “average daily balance (including new purchases).” See your account agreement for more details.

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