

Vantage Credit Union Mastercard® Reloadable Card TERMS AND CONDITIONS

The following are your Vantage Credit Union Mastercard Reloadable Card Terms and Conditions (this "Agreement"). In this Agreement "you" or "your" means the person who has received the Vantage Credit Union Mastercard Reloadable Card; "we", "us" or "our" means Vantage Credit Union ("VCU"); "Card" means the Vantage Credit Union Mastercard Reloadable Card and any secondary Reloadable Cards obtained from us. "Load" means adding funds to your Card. Please read this Agreement carefully and keep a copy for your records. This Agreement is also available at www.vcu.com or by calling 314.298.0055 or 800.522.6009.

The Mastercard Reloadable Card is a reloadable stored-value card. It is neither a credit card nor a National Credit Union Administration ("NCUA") insured deposit account. This Card is issued by Vantage Credit Union, pursuant to a license from Mastercard International Incorporated.

This Card is not a gift card and should not be used for gifting purposes. The Card is not for resale. You will not receive interest on your funds loaded on the Card. The Card is not designed for business use and we may close your Card if we determine that it is being used for business purposes. The Card is non-transferable. The person whose name is printed on the Card is the only person authorized to use the Card.

For security reasons, some countries may be blocked from access. If you are traveling out of the country, contact us before leaving to inquire about which countries are blocked.

Amendments and Assignment

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, activating the Card, or by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, as may be amended from time to time as provided herein, and further agree that this Agreement is binding on your successors, representatives and assigns.

You agree that this Agreement is subject to amendment and we may from time to time adopt new or amended provisions, delete existing provisions, or otherwise amend this Agreement in any way, which amendments will be effective after notice of such amendment has been mailed to you at the last address or email address shown for the Card on our records or after notice of such amendment has been posted on our website www.vcu.com or as otherwise permitted by law. Provisions changed pursuant to regulatory agencies shall be effective per such regulation without further notice. We may at any time and without notice to you assign the Card, this Agreement or any of our rights or obligations under the Card or this Agreement to any person or entity. The person or entity to which we make any such assignment shall be entitled to all our rights and/or obligations under this Agreement, to the extent assigned. You may not assign the Card or this Agreement or any of your rights or obligations under the Card or this Agreement to any person or entity without the express written consent of VCU.

Ownership and Purchase of the Card

You must be a resident of the United States and a member of VCU (the "Member") in good standing to purchase a Card. The Member, defined as the primary cardholder, may purchase one non-personalized or personalized Card at VCU branch locations. Personalized Cards may also be purchased via a link to MyAccount within the eBranch at www.vcu.com. For your protection and for purposes of complying with applicable laws and regulations, at the time of purchase you agree to provide additional identification verification information, including, but not limited to, your address including zip code, contact phone number, date of birth, social security number, and mother's maiden name for the primary cardholder and each secondary cardholder. We may use this data for a range of purposes, including, but not limited to, facilitating refunds if your Card is lost or stolen, enhancing usage at merchants that may require zip code authorization, and aiding in collection efforts in the event of a shortage, as defined herein. We will hold your information in confidence in accordance with the section below entitled "Privacy". If you do not wish to provide the data, or if the data you provide us cannot be appropriately verified, we reserve the right to deny your Card or to cancel your Card and reimburse you for the initial Load Amount.

By accessing the link to MyAccount within the eBranch at www.vcu.com, the primary cardholder can order up to 2 personalized secondary Cards for family members or companions. Personalized secondary Cards will have to be separately registered and activated and then they can be used in the same ways at ATMs and merchants that accept Debit Mastercard. The primary cardholder is responsible for all authorized transactions made with this secondary Card(s).

Upon receipt of your Card(s), sign the back of the Card(s) using your usual signature. Write down your Card number and the Customer Service Number on a separate piece of paper in case the Card is ever lost or stolen.

Registering and Activating your Card

The VCU Reloadable Card is NOT registered or activated upon purchase from VCU. You must activate the Card and obtain your Personal Identification Number ("PIN") by accessing the link to MyAccount within the eBranch at www.vcu.com or by calling Customer Service at 855.657.8588. At the time of activation you can also register your Card. Registering the Card protects the Card in case it is lost or stolen and may allow for internet purchases along with internet access to account history. You should immediately sign the back of the Card. Record your Card number and the Customer Service Number in a safe place in case the Card is ever lost or stolen.

A PIN will be assigned after the Card is activated. You will need your PIN to access cash from ATMs and to use at all merchants equipped with global chip and PIN terminals. Please see the PIN Protection section below for additional information. You may use your Card after activation.

Using Your Card

Your Card may be used for purchase at most merchants where Debit Mastercard is accepted. Purchases at merchants are subject to a transaction limit of \$2,500.00 or 15 transactions per 24-hour period. Your Card allows you to access your funds at ATMs, which display the Mastercard brand. The frequency, amount, and timing of cash withdrawals made from ATMs may be limited by the ATM operator. ATM use is subject to a transaction withdrawal limit of \$500.00 or 5 withdrawals per 24-hour period. There may be other limitations on the types, frequency, and timing of cash withdrawals established by us from time to time, without notice, for security purposes.

The Card may not be used for non-financial money exchange establishments, internet lottery, betting, or gambling transactions or for any illegal transactions. You may only use the Card when there is a balance available on the Card and only up to the amount left on the Card and any transaction fee due. All use for purchases or at an ATM will be deducted from your Card, including any transaction fees. If a transaction initiated by you exceeds the remaining balance on the Card, you must tell the merchant before completing the transaction. Any transaction attempted for more than the amount available on the Card will be declined. Therefore, you must know the amount available on your Card and inform the merchant to process the transaction in that amount. You must pay the difference with another form of payment. If you are given value through the use of the Card greater than the balance remaining on the Card, you will pay us, on demand, the amount by which your transaction(s) exceeded the balance remaining on the Card. Some merchants may attempt to submit authorizations against the Card for an amount greater than the actual purchase amount. If a merchant attempts an authorization greater than the balance remaining on your Card, it may be declined. Merchants that routinely submit authorizations for an amount greater than the actual purchase amount include but is not limited to the following merchants and amount/percentage greater than the actual purchase amount:

• Hotels	15%	• Beauty & Barber Shops	20%
• Mail Order	15%	• Health & Beauty Spas	20%
• Car Rental	15%	• Restaurants	20%
• Cruise Lines	15%	• Taxis & Limousines	20%
• Special Telecom	15%	• Gas Pump	\$99.00

Some Mastercard merchants may, subject to limits, allow you to use your Card for cash-back on purchases and cash may be advanced at a Mastercard affiliated financial institution. Cash-back is only available at US Mastercard merchants with your Reloadable Card; it is not available at international Mastercard merchants.

You do not have the right to stop payment on any purchase transaction originated by use of the Card. We are not responsible for any injury, claims, costs, judgments, losses, damages, including any punitive, consequential, or speculative or damages for lost profits to you or to anyone else caused by any goods or services purchased or leased with your Card. If you are entitled to a refund for any reason for goods or services obtained with a Card, you agree to accept credits to your Card in place of cash.

PIN Protection

You agree to take all necessary steps to protect your PIN and never disclose your PIN to anyone. For security purposes never write your PIN on the Card and never carry a record of your PIN in your purse or wallet. If you permit someone else to use your Card and you give that person your PIN, we will treat this as if you have authorized this person to use your Card and you will be responsible for all transactions initiated by such person with your Card.

It is important to remember your PIN because entering an incorrect PIN more than 3 times will result in your Card being automatically locked and all transactions being declined for 24 hours. If you cannot remember your PIN, you may access MyAccount within the eBranch at www.vcu.com or call customer service at 855.657.8588 to obtain your PIN.

If your Card has been locked due to entering an incorrect PIN it will automatically unlock after 24 hours. To manually unlock the PIN prior to the expiration of 24 hours, find any ATM that accepts EMV chip cards and, using the correct PIN, perform a Balance Inquiry or Cash Withdrawal transaction. After this transaction is complete, the PIN will automatically be unlocked.

Card Activity Information

You can review your Card balance and full details of all transactions free of charge by accessing the link to MyAccount within the eBranch at www.vcu.com. For a minimal fee you can call 855.657.8588 to hear your Card balance and the last 5 transactions. This information is available to you 24 hours a day, 7 days a week. Your Card account number and some of the information requested when you ordered the Card are required for authentication.

Card Reloading

The minimum Load value that can be prepaid is \$50.00. The maximum value Loaded to the Card on issue is limited to \$2,500.00 and no more than \$2,500.00 can be available for use on the Card at any one time.

You can add value on your Card by making a payment at your local Vantage Credit Union branch. The number of Loads for personalized Cards is limited to 8 per month. The number of Loads on a Non-personalized Card is limited to four including the initial Load. After the fourth Load a personalized Card will be automatically created and mailed to you.

You may add value via a link to MyAccount within the eBranch at www.vcu.com or by calling toll free 855.657.8588 to initiate a funds transfer from your Vantage savings or checking account or Vantage debit or credit card. Funds may not be available for immediate use after you have initiated the transfer. If your employer has this option, you may elect to have your payroll loaded to your Card via direct deposit.

Fees and Charges

There are no fees associated with the use of the Card when purchasing goods and services.

Fee at the time of Card purchase:

Purchase Fee:	\$5.95
<i>(Applies to primary and any secondary Cards)</i>	
Express Delivery Fee:	\$20.00

Possible Fees associated with the Card:

Call Fee (IVR Fee):.....	\$1.00
<i>(Charged per phone call to the Customer Service number 855.657.8588)</i>	
Card Replacement—Lost/Stolen Fee:	\$10.00
<i>(Assessed on the account when you contact us and request the Card be marked as lost/stolen and replaced)</i>	
Customer Service Call Fee:	\$5.00
<i>(Charged when you select to speak to a live agent)</i>	
Monthly Inactivity Fee:.....	\$2.00
<i>(Charged each month after 12 months of non-usage)</i>	
Monthly Maintenance Fee:	\$4.99
<i>(Charged to the Card at the beginning of each month)</i>	
Non U.S. Transactions:.....	+1%
<i>(If a Card transaction is made in a currency other than that loaded on the Card, the amount will be converted into the appropriate currency at an exchange rate on the day the transaction is processed. The exchange rate used to determine the transaction amount in US dollars is the wholesale money market or the government-mandated rate increased by 1% (including the Mastercard handling charge of 1%).</i>	

Your Liability For A Lost or Stolen Card or Unauthorized Transactions

Contact us immediately at 855.657.8588 if you believe the Card has been lost or stolen, or that someone has accessed or may access money from the Card without your permission. You will not be liable for lost value on the Card if you satisfy the following conditions:

- You have called the number listed above and reported the Card lost or stolen, which changes the Card status, within twenty-four (24) hours of the Card being lost or stolen.
- You have signed the Card on its reverse side in permanent ink.
- You inform us of the Card number and the approximate date of your last authorized use.
- You have not reported two or more incidents of unauthorized use to us in the preceding 12-month period.
- You report all facts of the loss or theft to us and you cooperate in our investigation.

Our Liability for Failure to Make Transactions

If we do not complete a transfer from the Card on time or in the correct amount according to this Agreement (other than for restrictions because of suspicious activity), we will be liable for the correct amount of the transfer. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, a merchant refuses to honor the Card;
- If, through no fault of ours, you do not have enough money available on the Card to make a purchase;
- If the terminal or system was not working properly;
- If the Card is expired, damaged, or revoked;
- If the Card has been reported lost or stolen;
- If VCU has reason to believe there is something wrong, for example the Card has been stolen;
- If the transaction information supplied to VCU by you or a third party is incorrect or untimely;
- If circumstances beyond our control (such as flood or fire) prevent a transaction, despite reasonable precautions that we have taken;
- The merchant authorizes an amount greater than the purchase amount.

There may be other applicable exceptions as otherwise provided by state or federal laws.

Error Resolution Procedures

In case of errors or questions about transactions arising from the use of your Card, or if any records you see show transactions that you did not make, call 855.657.8588 or write to us at: Cardholder Services P.O. Box 7235 Sioux Falls, SD 57117-7235. If you tell us orally, we may require that you send your claim or question in writing within 10 business days. You may also download the dispute form from the link to MyAccount within the eBranch at www.vcu.com and submit it to the address above.

We must hear from you no later than 60 days after the transaction is posted to the Card. If a good reason such as a hospital stay or long trip prevented you from telling us, we may, at our discretion, extend the period for a reasonable time. In order to help you with your questions, we will need the following information:

- Your name, address, phone number, and Card number.
- A description of the error or transaction you are unsure about.
- Why you believe there is an error or why you need more information.
- The dollar amount of the suspect error.

Generally, we will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will re-credit your Card within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your Card.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation and any credit made under the preceding paragraph must be repaid by you. You may ask for copies of documents that we used in our investigation.

Unauthorized Use of Your Card and Zero Liability

A transaction is unauthorized if it is not initiated by you, you did not give permission to make the transaction and you do not benefit from the transaction in any way. You agree that any unauthorized transaction does not include use by a person or merchant to whom you have given authority to use the Card and PIN and that you will be liable for all such uses of such person or merchant. Any unauthorized transactions will be re-credited to your Card in 10 business days.

It is important to continually monitor your Card activity via a link to MyAccount within the eBranch at www.vcu.com to identify any unauthorized transactions. You should always regularly check your transaction history for accuracy. We may impose greater liability if we determine the unauthorized transaction was caused by the gross negligence or fraudulent action of the cardholder which may include your delay for an unreasonable time in reporting unauthorized transactions.

If your account history has transactions that you did not make, tell us at once by calling 855.657.8588. A minimal fee may be assessed to the Card. If you do not tell us within 60 days after the transaction was posted to your account, you may not get back any money you lost if we can prove we could have stopped someone from fraudulently using the Card if you had told us in time. If we believe that a good reason kept you from telling us, we will extend the time periods.

Zero Liability policy means 100% protection for you. This enhanced policy guarantees maximum protection against certain fraud. Should someone steal your Card number while you're shopping, online or off, you pay nothing for this fraudulent activity. Learn more at www.mastercard.us/zero-liability.html. Under the Zero Liability policy, unless you have been grossly negligent or have been engaged in fraud, you will not be liable for any unauthorized transactions made with your lost or stolen Card, provided such transactions take place on the Mastercard network. If you are grossly negligent or have engaged in fraudulent conduct, you could lose all the money in your account.

Privacy

We may disclose information to third parties about you, the Card, and the transactions on your Card: (i) where it is necessary or helpful for completing transactions; (ii) in order to verify the existence and condition of the Card for a third party (e.g. merchant); (iii) in order to comply with government agency or court orders; (iv) if you give us consent; (v) to service providers who administer the Card or perform data processing, records management, collections and other similar services for us in order that they may perform those services; (vi) in order to identify, prevent, investigate or report possible suspicious or illegal activities; (vii) in order to issue authorizations for transactions on the Card; and (viii) as permitted by our Privacy Policy. Please see our Privacy Notice at www.vcu.com for further details.

Governing Law/Jurisdiction

This Agreement will be governed by and interpreted in accordance with Federal law and, to the extent Federal law does not apply, by the laws of the State of Missouri.

Restriction or Termination

We may restrict access to the Card, temporarily or permanently, if we notice suspicious activity in connection with the Card, and you will be notified if this action is taken. We have no liability for restricting access to the Card because of suspected suspicious activity. Access will be reinstated once determination has been made that there has been no unauthorized use of the Card.

We reserve the right to terminate this Agreement or any of the services that are described herein by giving you written notice. You may, at any time, terminate this Agreement by calling us, toll-free, at 855.657.8588. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Closure, Expiration, or Revocation of Card

Having registered your Card will insure prompt service if you request to close the Card. you may request a check for the remaining funds on the Card, thereby closing the Card, by calling 855.657.8588. The available funds will be sent to you 10 business days after you request the check. This is to insure all transactions have posted to your Card prior to closure.

Your Card expires on the last day of the month displayed on the Card. If your Card is a personalized Card and is in good standing it will be automatically reissued. The balance on an expired Card may become unclaimed funds if, as shown by our records, you have not, within 5 years, caused any activity or received any payments with regard to the Card, indicated any interest in the Card, corresponded with us concerning the Card, or otherwise indicated an interest in the Card as evidenced by a writing on file with us, or transacted any business with us. At expiration, the Card will be closed and any unused balance will be returned to the appropriate governing body under applicable escheatment laws.

The Card is the property of Vantage Credit Union and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand. Upon revocation, any stored value remaining on the Card will be refunded to you less any applicable fees.

Website: www.vcu.com

Customer Service Phone #: 855.657.8588

Your Card Number: _____