A person who signs this contract even though he
You may change any part of this Agreement at any time, as
those loans are paid in full, no matter how long it takes.
advances we make under the contract from the time he or she signs it until
checks, drafts or money orders marked “Payment in Full” without losing any of
when placed in the United States mail, postage prepaid, and addressed to me
I agree that if I permit another person to
I agree that if you assign my Account to an independent
I understand that you have the right to deduct any money
You may accept late payments or partial payments, or
If I so request, you may issue cards
after
I can cancel my Account at any time by returning to you
me or any of my property, assets or income; or, (g) if you should consider that
or, stolen.
previously paid by you to a retail merchant to recover the Card I reported as lost
My Billing Rights—Keep This Notice for Future Use
This notice contains important information about your rights and your responsibilities.
I should Notify You In Case of Errors or Questions About My Statement My Billings
If I think my monthly statement is wrong, or if I need more information about a
I will repay any amount that is undebted or in my name or stolen.
If you find that you made a mistake on my monthly statement, I will not have to
I will pay the amount that you think I owe, you may report me as
you within ten days telling you that I still refuse to pay, you must tell anyone you
believe the monthly statement was correct.
• I must describe the error and explain, if I can, why I believe there is an error. If I
• My full name and account number
• The dollar amount of the suspected error
• The date you believe the mistake occurred

VISA Business Credit Card Agreement and Truth In Lending Disclosure Statement
Effective February 1, 2017
This is your Cardholder Agreement with Provident Credit Union which outlines the terms to which you agree by requesting, receiving, signing, using or authorizing anyone else to use, or agreeing to let any other person, do either of these things with any devices issued to you hereunder. This Agreement covers your VISA Business Rewards Card. This Agreement will be governed by the laws of the State
In this Agreement, the word “Account” means the Credit Card Account opened pursuant to this Agreement, including use of your Card, PIN or Loan Advance Check. It also includes any other credit accounts, device numbers, or other means of payment designated on your member account. In the event of conflict with the Account, the Agreement shall be governed by and interpreted under California

1. To obtain cash loans (“Cash Advances”) up to my maximum credit limit from financial institutions that accept VISA credit card.
2. By use of pre-printed convenience checks that you may issue to me;
3. By making withdrawals with this Card at an automated teller machine;
4. By granting merchants telephonic or internet authorization to charge items or services to my Account; (Statement that is not always true)
5. By using my Card to charge phone calls;
6. By issuing checks or drafts or the accrual of any charges against my VISA card account balance (Current balance is available. If overdraft feature is available. Advances made by automatic transfer of funds directly into my pre-designated checking account may be in multiples of $100.00 or in the amount of the overdraft depending on which option is available.

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Based on such a review, you may immediately increase, reduce or even cancel the Account.

J. Convenience Checks:

During the period of this Agreement, you will not charge, collect or retain any convenience charge. If I have an outstanding debit or credit New Balance of $35.00 for each stop payment.

K. Currency Conversion/Foreign Transaction Fees:

Purchases, Cash Advances, fees and charges, if any, and Finance Charges on my Account, all payable in United States dollars. Payment checks must be drawn on a financial institution or other entity domiciled in the United States. I agree to allow the Credit Union to debit my account for any charges, fees and/or finance charges to which I may be entitled, such as, among others, the Late Payment Fee.

L. Application of Payments:

M. Consent to Recovery of Payment Delinquency from Accounts:

N. Events of Default:

If I request an additional card to replace the card initially issued to me, for any reason other than the card not being received by me or a damage of $6.00 for each copy.

If I request a copy of a charge slip, billing statement, or an additional copy of document submitted to you; (d) if I should die or become insolvent; (e) if a writ or order of attachment, levy or garnishment should be issued against my Account.

If I do not make any required payments on the Credit Card account, I will have no notice to me, or law, or Credit Union account fund, without advance notice to me, I may close any Credit Union account or fund of my debit or credit card account, or any other right of mine that is not a pledge or otherwise prohibited by law. This consent is not a pledge of my funds, or a waiver of Credit Union's exercise of Credit Union's rights under this consent. I understand that you will pay checks unless the balance on my Account, against my Account, I authorize you to pay the check when it is presented to you. I understand that you will pay checks unless the balance on my Account is at least the Minimum Payment Due, including unpaid payments, is not received by you on or before the Payment Due Date shown on each monthly billing statement.

If I fail to comply with any of the provisions of this Agreement, you may file a suit against me in any court of competent jurisdiction in the County in which the account is maintained.

If any suit is commenced against me, you shall be entitled to recover from me all amounts due under this Agreement, in the United States, without any interest.

After any such default or Credit Union's exercise of Credit Union's rights under this consent. I understand that you will pay checks unless the balance on my Account, against my Account, I authorize you to pay the check when it is presented to you. I understand that you will pay checks unless the balance on my Account is at least the Minimum Payment Due, including unpaid payments, is not received by you on or before the Payment Due Date shown on each monthly billing statement.

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