



VISA® credit card agreement

VISA® CREDIT CARD AGREEMENT

In this Agreement the words “you” and “your” mean each and all of those who agree to be bound by this Agreement; “Card” means the VISA credit card and any duplicates, renewals, or substitutions the Credit Union issues to you; “Account” means your VISA credit card line of credit account with Alliant Credit Union, and “Credit Union” means Alliant Credit Union or anyone to whom the Credit Union transfers this Agreement.

Information in your credit report will be used to determine if you qualify for an account and if so, your qualifying Annual Percentage Rate and credit access line.

1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus “other charges”) that you will have outstanding on your Account at any time. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit and/or cash advance limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

2. Using Your Card. You may use your Card to make purchases from merchants and others who accept VISA Cards. However, you may not use your Card to initiate any type of electronic gambling transaction through the Internet. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. In addition, you may obtain cash advances from

the Credit Union and from other financial institutions that accept VISA Cards, and from some automated teller machines (ATMs). (Not all ATMs accept VISA Cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your Card. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state or local law.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a joint Account, Section 18 below also applies to your Account.

4. Finance Charges. Your APRs for purchases, balance transfers and cash advances may increase or decrease quarterly. For each quarter, we determine the APR by adding a margin to the highest U.S. Prime Rate published in *The Wall Street Journal* during the last two business days of the previous calendar quarter. As of December 31, 2009, the U.S. Prime Rate was 3.25%. New purchases posted to your account during a billing cycle will not incur a finance charge for that billing cycle if you had a zero or credit balance at the beginning of that billing cycle or you paid the entire New Balance on the previous cycle’s billing statement by the Payment Due Date of that statement; otherwise a finance charge will accrue from the date a purchase is posted to your account. To avoid an additional finance charge on the balance of purchases, you must pay the entire New Balance on the billing statement by the Payment Due Date of that statement or 25 days from the statement closing date listed on that statement, whichever is longer. A finance charge begins to accrue on cash advances

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	Standard Variable APR: Platinum: 9.24% to 21.24% APR* Platinum Rewards: 11.24% to 23.24% APR* The APR you receive is determined based on your creditworthiness.
APR for Cash Advances	Standard Variable APR is 18.24% to 23.24% APR*. The APR you receive is determined based on your creditworthiness.
Default APR and When it Applies	Default Variable APR is 24.24% for all purchase, balance transfer and cash advance balances.* Refer to Section 10. Default. How Long Will the Default APR Apply? After the account has been brought current and remained current for six months, the account will revert to your standard qualifying APR.
Variable Rate Information	Your APRs for purchases, balance transfers and cash advances may increase or decrease quarterly. For each quarter, we determine each APR by adding a margin to the highest U.S. Prime Rate published in <i>The Wall Street Journal</i> during the last two business days of the previous calendar quarter. (Refer to Section 4. Finance Charges.) Platinum: The margin for determining the Standard Variable APR for purchases and balances transfers is 5.99% to 17.99%. Platinum Rewards: The margin for determining the Standard Variable APR for purchases and balances transfers is 7.99% to 19.99%. Cash Advance: The margin for determining the Standard Variable APR for Cash Advances is 14.99% to 19.99%. Default: The margin for the Default APR is 20.99%.

Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: None Cash Advance: 2% of the amount of the advance, but not less than \$10 Foreign Transaction: A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer
Penalty Fees	<ul style="list-style-type: none"> Late Payment: \$29 Check Return Fee: \$29 Autopay Return Fee: \$29
Other Fees	<ul style="list-style-type: none"> Document Copy Fee: \$5 for each copy of a sales draft or statement requested Card Replacement Fee: \$10 per card

How We Will Calculate Your Balance: We will use a method called “One-cycle Average Daily Balance (including new purchases and cash advances.)” See section four: Finance Charges for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided on page three of this account agreement.

* Based on U.S. Prime Rate of 3.25% as of December 31, 2009.

from the date you get the cash advance or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later. To avoid an additional finance charge on the balance of cash advances, you must pay the entire New Balance on the billing statement by the Payment Due Date of that statement.

The finance charge is calculated separately for purchases and cash advances. For purchases, the finance charge is computed by applying the monthly periodic rate to the average daily balance of purchases. To get the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases, and subtract any payments and/or credits. This gives us the daily balance of purchases. Then, we add all the daily balances of purchases for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of purchases. For cash advances, the finance charge is computed by applying the monthly periodic rate to the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in any new cash advances, and subtract any payments and/or credits that we apply to the cash advance balance. This gives us the daily balance of cash advances. Then, we add all the daily balances of cash advances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of cash advances. The minimum periodic finance charge on any balance is \$1.

5. Balance Transfers and Cash Advances. Balance transfers must be transferred from any financial institution other than Alliant Credit Union. Balance transfers and cash advances may not be used to pay any Alliant accounts. Amounts transferred are subject to your available credit limit. We are not required to honor a balance transfer request that will cause you to exceed your available credit limit. We will not be responsible for late payment or non-payment to other card issuers. We are not responsible for fees that may be charged for cash advances performed at other financial institutions and ATMs owners. It may take up to three (3) weeks to set up the new VISA account and/or to post the balance transfer transaction. You should continue to make all required payments until you confirm that the balance transfer was made. We will not close your other accounts even if you transfer the entire balance. If you wish to close another account, you should contact the issuer directly. Balance transfers and cash advances do not qualify to earn bonus points on the Platinum Rewards cards. Accounts will be limited to one (1) cash advance transaction per 24 hour period. Cash advances requested in person at any financial institution that accepts VISA or through the Alliant Member Contact Center have a daily maximum limit of \$2,500. Cash advances performed through an ATM have a daily maximum limit of \$500. Letter checks and Statement checks have a maximum limit of \$2,500 per check.

6. Payments. Each month you must pay at least the minimum payment shown on your statement by the payment due date specified on the statement or no later than twenty-five (25) days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than twenty-five (25) days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is 3% of your Total New Balance, or \$25, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit.

Automatic Payment Option. You may request to have the Credit Union initiate debit or credit entries via Electronic Funds Transfer through the Automated Clearing House (EFT-ACH) on your account at the depository financial institution of your choice to pay your Alliant Visa credit card. By accepting this option you also authorize the Credit Union to perform any necessary correction entries, as needed, to your account at the depository financial institution you designate. You understand that it may take up to 2 billing cycles to set up and/or change existing ACH Debit(s) on your account. You should continue to make all required payments until you confirm that the ACH debit has been set up. You understand that you will be responsible for making sure there are sufficient funds in your account on the ACH due date as indicated on your credit card statement. If the interest rate changes or if you take an advance against your line of credit, you understand and agree that your EFT-ACH payment will be updated to reflect the change(s), per your loan agreement.

You also understand if you change the payment frequency on your loan and/or elect to use the coverage provided by Alliant's Member Assistance Program, or if you take advantage of any other program or offer made or approved by Alliant, your EFT-ACH payment will also be updated to reflect this change, pursuant to the terms of your authorized changes to the loan agreement. You agree that your rights in respect to each withdrawal shall be the same as if it were a check drawn on your account and you shall be fully protected in honoring such a withdrawal. You further agree that if any such withdrawal is dishonored with cause, Alliant shall be under no liability whatsoever, if such dishonor results in late charges or revocation of your card. Failure to make a successful loan payment via ACH for two consecutive months may result in an automatic revocation of the ACH by Alliant. This authority is to remain in full force and is effective until Alliant has received written notification from you of any payment or termination at such time and in such manner as to afford Alliant a reasonable opportunity to act on it.

7. Statement Cycle. If you elect to change your statement cycle, your first cycle may be more or less than the typical 25 calendar day payment grace period. The number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another, but will never be less than 25 days.

8. Payment Allocation. Subject to applicable law, your minimum payment amount may be applied to what you owe the Credit Union in the following order: Finance Charges, Fees, Non-interest Bearing Transactions, Previous Promotional Balance, Balance Cash, Balance Retail, Cycle-to-Date Promotional Balance, Cycle-to-Date Cash, Cycle-to-Date Retail. Any payment amount in excess of the minimum payment will be applied first to the card balance bearing the highest rate of interest, and then to each successive balance bearing the next highest rate of interest, until the payment is exhausted.

9. Security Interest. Your Account is secured by all shares you have in any individual or joint account with the Credit Union, except for shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law if given as security. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on your Account if you should default. Collateral securing other loans you have with the Credit Union may also secure this loan, except that a dwelling will never be considered as security for this Account, notwithstanding anything to the contrary in any other agreement.

10. Default. You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. 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.

When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security for your Account may be applied towards what you owe.

We may, but are not required to, authorize charges that go over your credit line. You must pay any amount over your credit line, and you must pay us immediately if we ask you to. This agreement applies to any balances on your account, including any balance over your credit line. **Collection Fee:** You promise to pay, subject to applicable law, all costs of collecting what you owe under this agreement and all costs of realizing on any security for the Plan, including court costs, collection agency fees and reasonable attorney fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an agreement is reasonable. This provision also applies to bankruptcy, appeals or post judgment proceedings.

11. Liability for Unauthorized Use-Lost/Stolen Card Notification. You agree to notify us immediately, orally or in writing at Attn: Plastic Card Operations, P.O. Box 66945, Chicago, IL 60666-0945 or telephone 866-444-8529 twenty four (24) hours a day, seven (7) days a week, of the loss, theft, or unauthorized use of your Credit Card. You may be liable for the unauthorized use of your Credit Card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use. You will have no liability for unauthorized purchases made with your credit card, unless you are grossly negligent in the handling of your card. In any case, your liability will not exceed \$50.

12. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. If permitted by law and specified in the notice to you, the change will apply to your existing Account balance as well as to future transactions. Either you or the Credit Union may terminate this Agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for all transactions made to your Account after termination, unless the transactions were unauthorized.

The Card or Cards you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The Credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether it is terminated by you or the Credit Union. If this is a joint Account, Section 18 of this Agreement also applies to termination of the Account. If at any time you switch from a VISA Platinum Rewards to a VISA Platinum account, you will forfeit your bonus point balance immediately.

13. Credit Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. You authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

14. Returns and Adjustments. Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is \$1 or more, it will be refunded upon your written request or automatically after six (6) months.

15. Additional Benefits/Card Enhancements. The Credit Union may from time to time offer additional services to your Account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

16. Foreign Transactions. Purchases and cash withdrawals made in foreign countries and foreign currencies will be debited from your account in US dollars. 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, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date, plus 1%. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. 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 billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements. If applicable, finance charges will be assessed to the International Transaction Fee.

17. Merchant Disputes. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider, and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or (b) your purchase cost more than \$50 and was made in your state or within one hundred (100) miles of your home.

18. Joint Accounts. Each of you 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.

19. Effect of Agreement. This Agreement is the contract which 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.

20. No Waiver. The Credit Union can delay enforcing any of its rights any number of times without losing them.

21. Statements and Notices. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to any one of you will be considered notice to all.

22. Final Expression. This Agreement is the final expression of the terms and conditions of this VISA line of credit between you and the Credit Union. This written Agreement may not be contradicted by evidence of any alleged oral agreement.

23. Copy Received. You acknowledge that you have received a copy of this Agreement.

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 more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than sixty (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 thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was 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 an 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 finally is.

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 (2) limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within one hundred (100) miles of your current mailing address; and
- (b) 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.

MEMBER'S CHOICE™ Protection AGREEMENT for Credit Card Loans

This contract contains the conditions upon which we will cancel or postpone all or a portion of the interest, daily payment, or protected balance. You, meaning a borrower enrolled in the program, should read this contract carefully and keep it in your files. This contract explains the terms that both you and we agree to follow for the program. This contract replaces any and all credit insurance policies and/or certificates, similar payment protection plans, and program contracts you previously entered into with respect to the loan.

DEFINITIONS

Accidental Injury means an occurrence that is unforeseen, unexpected, involuntary and due to an external cause.

Administrator means CUMIS Insurance Society, Inc., 5910 Mineral Point Road, Madison, Wisconsin 53705, or one of its affiliates, or a contracted third party.

Advance means each extension of credit we provide to you under a loan.

Borrower means a person who is obligated to repay the advance to us, either principally or jointly and severally. It does not include guarantors.

Daily Payment means the protected periodic payment converted to an equivalent amount per day.

Effective Date of Protection means the later of the date you enrolled in the program option, the date your protection under the program is reinstated, or the date of the advance.

Full-time Employment or Employed Full-time means actively working for income 20 hours or more per week.

Loan means a loan identified on this contract as a covered loan.

Non-protected Advance means any advance not protected according to the Non-Protected Events section of this contract.

Protected Balance means the pay-off amount owed under the loan on the first day of a protected event less any non-protected advances.

Protected Periodic Payment means the minimum payment amount, including principal, interest, and the program fee, due on the protected balance. It does not include any other fee or insurance amount not included in the protected balance, scheduled balloon payment, escrow amounts, the amount of any minimum payment that represents past due payments, or amounts that exceed any credit limit for the loan. For balloon loans, the protected periodic payment will be determined using the minimum payment amount due for the period immediately preceding the scheduled balloon payment. For variable rate and/or variable payment loans, the protected periodic payment will remain equal to the protected periodic payment as of the first day of the protected event.

We, Us, Our means the Alliant Credit Union.

GENERAL PROVISIONS

Proof of a Protected Event. You must notify us or our administrator when a protected event occurs. Claim forms and written evidence may be required periodically to show that conditions of the program are satisfied. If you do not report a claim or provide initial or continued proof within one year of the date requested, we will not accept (or continue to accept) your claim.

Past Events. The program does not protect you from events that occurred before your enrollment in the program.

If you enroll in the program as a single borrower and add a joint borrower at a later date, the joint borrower will be considered to have enrolled in the program on the date of becoming a joint borrower.

Tax Implications. You may be subject to federal, state, and local taxes on the amount of a cancelled or postponed debt. You should consult your tax advisor. Neither we, nor our administrator, are able to provide you with tax guidance.

Program Fee. The program fee is the amount you pay for protection under the program. The rate used to determine the program fee is subject to change. You will receive notice before any increase goes into effect. The program fee will be added to the outstanding balance each month.

Changing the Terms of this Contract. We have the right to change (including the addition or deletion of) the terms of this contract and apply those changes to the outstanding balance. You will receive notice before any change goes into effect. Your continued payment of the program fee will constitute your acceptance of the change in terms. You have the right to cancel this contract at any time.

Changing Between Options. If you change from one program option (the "prior program option") to a different program option (the "current program option"), and an event occurs that

does not qualify for protection under the current program option because of the new effective date of protection, we will recognize the continuous time protected for a specific event under both program options. However, the level of protection available will be the lesser of:

- the protection that would be provided under the current program option if the effective date of protection was adjusted to be the same as the effective date of protection under the prior program option; or
- the protection that would have been provided under the prior program option if it had remained in effect.

Termination of the Program. You may terminate this program contract at any time by providing us with written notice at least 5 business days prior to the requested termination date. If you do so within 30 days of enrolling in the program, we will credit the outstanding balance for any fees charged for the program.

Your protection under the program will automatically terminate:

- on the last day of the month during which you reach age 70.
- when any portion of any payment of the loan is past due for 120 days or more. If you bring your loan current, your protection under the program will not be reinstated automatically. You must re-enroll to participate in the program.
- when you fail to pay the program fee.
- for any other reason if we give you written notice at least 30 days in advance of the termination (or as required by law).

Termination will not affect benefits for a protected event that occurred prior to the termination date as long as an outstanding balance remains on the loan.

Errors and Adjustments. If we cancel or postpone more or less than we should have according to the terms of this contract, we will adjust the balance when the error is discovered. If we issued protection under the program due to our own error, and we recognize our error before a protected event occurs, our obligation to you is limited to return of any program fee you paid. If we recognize our error after a protected event occurs, we will provide benefits for the protected event that occurred, and we will terminate the program for any future events as of the date we recognize our error.

However, if you misstated a material fact when enrolling for the program that caused us to issue protection under the program when we otherwise wouldn't have, we will return any program fee you paid when we discover this, and we will not provide any benefits even if an otherwise protected event has already occurred.

Waiver of Provisions. We reserve the right to waive any of the requirements described in this contract, at our sole discretion. If we do so, we will not be obligated to waive the same requirements in any other situation and our waiver will not constitute a waiver of any other requirements.

Continued Effectiveness. If any part of this contract is determined to be unenforceable, the rest will remain in effect.

PROTECTED EVENTS

A loan is protected according to the terms of this contract if you are enrolled for the specified program protection and you have paid the applicable program fee.

LOSS OF LIFE (Included with Visa Card)

If you die before the end of the month during which you reach age 70, we will cancel 100% of the Loss of Life amount.

For each protected borrower, the Loss of Life amount is the lesser of the protected balance or \$50,000.

DISABILITY (Included with Visa Card)

Disability means that you are:

- unable to engage in the significant duties of your occupation for at least 30 consecutive days; and
- under the regular care and treatment of a physician; and
- not working at any job, or combination of jobs, paying you an income equal to or exceeding 80% of the wages you were earning from your full-time employment immediately preceding the date you became disabled.

If you are employed full-time when you become disabled before the end of the month during which you reach age 70, we will cancel the daily payment for each day that you are disabled:

- beginning with the 31st day of Disability; and

- for the next 6 months or until the entire protected balance is cancelled, but not more than \$6,000 per period of Disability.

NON-PROTECTED EVENTS

An advance is not protected by the program if the event:

- is due to the commission of a felony.
- is caused by or results from an atomic explosion or any other release of nuclear energy (except when used solely for medical treatment).

Additional non-protected events are specified below.

An advance is not protected by **Loss of Life** protection if the event:

- occurs within the 6 months immediately following the effective date of protection for the advance, unless it results from an accidental injury that occurs after the effective date of protection for the advance.
- is the result of a suicide or an intentionally self-inflicted injury that occurs within the 12 months immediately following the effective date of protection for the advance.
- occurs after the end of the month during which you reach age 70.

An advance is not protected by **Disability** protection if the event:

- occurs within the 6 months immediately following the effective date of protection for the advance, unless it results from an accidental injury that occurs after the effective date of protection for the advance.
- is related to a normal pregnancy.
- is due to an intentionally self-inflicted injury.
- occurs after the end of the month during which you reach age 70.

CONCURRENT PROTECTED EVENTS

If we are canceling the daily payment for one protected event and another protected event occurs:

- the amount cancelled will be applied to the dollar limitation for the first protected event.
- we will not cancel more than the daily payment for any one day. If two protected borrowers die at the same time, we will cancel the lesser of the protected balance or \$100,000.

RECURRENT EVENTS

If you incur a claim for the same type of protected event again within one year after you have recovered or returned to work, we will consider this a continuation of the prior event. For disability, however, this only applies if you are disabled due to the same condition. Any remaining time period available from the earlier protected event will continue beginning with the date of the recurrence. If you incur a claim for the same type of protected event more than one year after recovering or returning to work, we will consider it a new protected event. This provision applies whether you return to work with the same or a different employer.

STATUS OF THE LOAN AFTER A PROTECTED EVENT

During the time it takes to process your claim, you remain responsible for making at least the minimum payment due on the loan by the payment due date. You are responsible for any difference between the minimum payment due on the loan and the amount cancelled or postponed. If you have a valid claim, we will refund the portion of your payment(s) that should have been cancelled or postponed according to the terms of this contract.

DISPUTE AND CONTROVERSY

Any dispute, claim or controversy arising out of or relating to this agreement, its performance or alleged breach shall be settled by arbitration to be conducted in Chicago, Illinois, before a single arbitrator, in accordance with the Rules of the American Arbitration Association. If the arbitration is instituted by us, written notice shall be filed with the American Arbitration Association and you or any claimant. The award rendered in such arbitration shall be final and binding upon the parties, and judgement upon such award may be entered in any court having jurisdiction thereof. No suit at law or equity or other court proceedings of any nature may be instituted with respect to any dispute, claim or controversy described in this section except to enforce the award of the arbitrators. The costs and fees associated with arbitration shall be paid by the party who files notice of the demand for arbitration.

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