

VISA TERMS AND CONDITIONS

The person ("Cardholder") whose name is embossed on the face of the VISA card ("Card"), and each other Cardholder in the event more than one Card is issued, by signing or using said Card, agrees with the Issuer of the Card as follows:

1. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally VISA Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to him from any bank that is a member, alone or in association with others of VISA U.S.A., Inc. and (b) upon execution of a written separate agreement with Issuer for a VISA overdraft financing agreement if offered by Issuer.

2. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual implied or apparent authority for such use and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family or otherwise issued upon Cardholder's request (all such Cards bearing the same VISA account number hereinafter collectively called "Related Cards").

3. Cardholder agrees to pay to Issuer an annual membership fee, as stated in the Disclosures below, for participation in Issuer's credit card plan. Such annual membership fee shall be imposed whether or not Cardholder uses the card to obtain credit purchases and loans. The membership fee shall be charged to Cardholder's account each year in the month of Issuer's choice. The membership fee is not refundable in the event of termination of the account by either Cardholder or Issuer unless otherwise provided for by law.

4. Each Card is the property of the Issuer, is not transferable and must be surrendered upon demand. It can be cancelled as well as repossessed by Issuer or its designee, and the privileges thereof revoked at any time without prior notice.

5. Cardholder shall not use Card or permit the use of Related Cards to obtain Credit Purchases or Loans which will increase Cardholder's VISA indebtedness to Issuer to an amount in excess of the limit established by Issuer. Card may not be used for any illegal transaction.

6. All Credit Purchases and Loans are effected at the option of the Seller and Cash Advancing Bank, respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Bank to honor the Card or any Related Card. Any refund adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholder's account statement with Issuer.

7. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA Card and Related Card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of Related Cards unless Issuer is notified to the contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or at Cardholder's option an installment equal to at least the required minimum payment stated in Paragraph 2 below.

8. Interest on Loans and Credit Purchases will be charged in accordance with the **FINANCE CHARGE** calculation method referred to in Paragraphs 5 and 6 of the Disclosures. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the **ANNUAL PERCENTAGE RATE** set forth in the Disclosures below.

9. If the Card is cancelled or surrender is demanded by Issuer, or if Cardholder defaults in any payment due or is deceased, bankrupt or insolvent, or any attachment or garnishment proceedings are initiated against Cardholder or his property, Issuer may elect to declare all amounts then owed to Issuer to be immediately due and payable without notice or demand of any kind. If Cardholder has other loans from Issuer or takes out other loans with Issuer in the future, collateral securing those loans will also secure the Cardholder's obligations under this agreement. However, unless the Cardholder expressly agrees otherwise, the Cardholder's household goods and dwelling will not secure Cardholder's obligations under this agreement even if Issuer has or later acquires a security interest in the household goods or mortgage on the dwelling. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or in enforcing this agreement including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to the extent such costs, fees, or expenses are prohibited by law.

10. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.

11. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.

12. Additional charges, plus applicable taxes, may also be assessed. A charge of \$15.00 will be assessed for replacing your VISA card, plus actual charges for a rush order. A charge of \$5.00 will be assessed for replacing PIN by mail. Default/Overlimit charge is \$30.00, and will be assessed, when any credit card check or transaction is submitted against a delinquent or defaulted account, or would result in any unpaid balance in excess of the credit limit approved and in effect at the time of presentment, whether or not the advance is honored. Copy of document charge is \$5.00. Check not honored by your financial institution charge is \$30.00. Account information charge, is \$3.00 except when you call (800) 237-6211 or (800) 282-7681 or (800) 423-7503 or visit www.sunstatefcu.org. No **FINANCE CHARGE** will be assessed on these additional charges. Charges may be assessed to your share draft, or your regular share account at your request.

13. Cardholder may be liable for the unauthorized use of the Card or Related Cards as provided in this paragraph. If 10 or more cards are issued for use by employees of a single business or other organization there is no limit to Cardholder's liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein, the business or organization may only impose liability of its employees for unauthorized use of a card as authorized by federal law and regulation.

DETACH AND RETAIN FOR YOUR RECORDS.

14. Cardholder shall immediately notify Issuer of any loss, theft, or unauthorized use of the card, orally or in writing at: **Credit Card Security Department, P.O. Box 30034, Tampa, FL 33630, Telephone Number: (800) 325-3678 or (727) 570-4881.**

15. Cardholder agrees that Issuer, its agents or service companies may monitor and/or record any telephone communications with Cardholder.

16. Transactions initiated in foreign countries and/or foreign currencies will be charged to Cardholder's account in U.S. dollars. The conversion rate to dollars will be (a) 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 (b) the government-mandated rate in effect for the applicable central processing date, in each of the above instances, plus 1% International Service Assessment Fee that shall be paid to VISA.

17. Payments made to Cardholder's account will be applied in the manner determined solely by the Issuer. In most instances, payment will be applied with lower APRs before balances with higher APRs. This will result in balances with lower APR's (such as new balances with promotional APR offers) being paid before any existing balance. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's account.

18. Issuer can reinvestigate and reevaluate any information Cardholder provided on Cardholder's credit application at any time and in the course of doing so, Issuer may ask Cardholder for additional information, request credit bureau reports and/or otherwise verify Cardholder's current credit standing.

19. Cardholder agrees that Issuer may release information to others, such as credit bureaus, regarding the status and history of Cardholder's account. However, issuer is not obligated to release any such information to anyone unless issuer is required by law to do so.

20. Cardholder agrees that Cardholder's account shall be subject to all applicable rules and regulations of VISA U.S.A., Inc. as applicable as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of VISA U.S.A., Inc. the rules and regulations of VISA U.S.A. Inc. shall control.

ADDITIONAL VISA DISCLOSURES, TERMS AND CONDITIONS

1. The Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** used to compute the **FINANCE CHARGE** is as stated in the Disclosures below.

2. The minimum payment required is the total New Balance as shown on your monthly statement if the amount is equal to or less than \$25.00. If the New Balance exceeds \$25.00 the minimum payment is 3.5% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due, or \$25.00, whichever is greater.

3. Late Charges - If the minimum required payment is not received within 10 days after the Closing Date subsequent to the payment Due Date, a late charge as shown in the Disclosure below shall be imposed.

4. Overlimit Charges - Each time cardholder incurs charges exceeding the maximum authorized credit agreed to by issuer, Cardholder shall immediately pay the amount by which the Total New Balance exceeds the maximum authorized credit. An overlimit charge as shown in paragraph 12 shall be imposed.

5. The **FINANCE CHARGE** is calculated in the following manner. A **FINANCE CHARGE** will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. If the New Balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days from the closing date of that statement, no **FINANCE CHARGES** will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.

The **FINANCE CHARGE** for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid **FINANCE CHARGES** and non-accruing fees.

6. A **FINANCE CHARGE** will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a **FINANCE CHARGE** will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The **FINANCE CHARGE** for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **FINANCE CHARGES** and non-accruing fees.

7. In event of suit to collect unpaid balances, all costs, including reasonable attorney's fees and also those costs, expenses and attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, shall be imposed, except to the extent such costs, fees or expenses are prohibited by law.

8. Documentary stamp taxes as may be required by law shall be imposed on each Cash Advance at the time the loan is made.

9. The annual membership fee shall be treated as a credit purchase for purposes of calculating **FINANCE CHARGES**, unless prohibited by law.

10. If you have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, collateral securing those loans or credit extensions, will also secure your obligations under this agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this agreement even if Issuer has or later acquires a security interest in the household goods or mortgage on the dwelling.

11. AS A CONDITION OF ISSUER'S OPENING YOUR ACCOUNT AND YOUR USE OF THE CARD, YOU HEREBY GRANT TO ISSUER A SECURITY INTEREST IN ALL SHARES, DEPOSITS AND OTHER FUNDS ON DEPOSIT WITH ISSUER IN WHICH YOU HAVE AN OWNERSHIP INTEREST (OTHER THAN AN IRA ACCOUNT OR AN ACCOUNT WHERE THIS SECURITY INTEREST WOULD CAUSE THE LOSS OF TAX-EXEMPT OR TAX-DEFERRED STATUS). THE SECURITY INTEREST IS FOR ALL AMOUNTS OWED TO ISSUER UNDER THE TERMS OF THIS AGREEMENT. IF YOU ARE IN DEFAULT UNDER ANY TERM OF THIS AGREEMENT, ISSUER SHALL HAVE A RIGHT TO IMMEDIATELY SET OFF AGAINST YOUR SHARES, DEPOSITS AND/OR OTHER FUNDS WITHOUT NOTICE OR DEMAND TO YOU.

12. Issuer will adjust the interest rate on your account whenever your account is two (2) minimum payments due. We will change your interest rate to a fixed rate of 17.00% APR, which is a daily periodic rate of 0.04657% on the last day of the month in which the account shows due for two minimum payments. We will determine and impose your **FINANCE CHARGE** by applying the daily periodic rate to the daily unpaid balance for the number of days that balance remains unpaid. To get the daily unpaid principal balance, we take the beginning balance each day, add any new advances or debits and subtract any payments or credits. Your interest rate may be returned to the normal interest rate at the sole discretion of the credit union.

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 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.

PLEGGED VISA® CARD APPLICATION AND SOLICITATIONS DISCLOSURE EFFECTIVE AUGUST 1, 2006

	PLEGGED VISA*
Annual Fees	\$0
A.P.R.* for Purchases	15.98%*
APR* for Balance Transfers & Cash Advances	15.98%*
Default A.P.R.*	17.00%*
Minimum Monthly Payment per \$100	3.5% of Balance with \$25 Minimum
Method of Computing the Balance for Purchases	Average Daily Balance (including current transactions)
Grace Period for Repayment of the Balance on Purchases	25 Days
Min. Finance Charge, Trans. Fee for Purchases, Trans. Fee for Cash Adv., Balance Transfer Fee	NONE
Late Payment Fee	10% of Payment Due (Minimum of \$25)
Over the Credit Limit Fee	\$30.00

* 17.000% A.P.R./1.4166% Monthly Periodic Rate if account is due for two minimum payments. Monthly Periodic Rate for Pledged VISA's 1.3316%

No Minimum Finance Charges. No Annual Fee.