

Transactions which can be made using your TruMark Financial Equity Access Card are indicated below. Please read this disclosure carefully as it explains your rights and obligations for these transactions. Keep a copy of this disclosure for your records.

Use of your TruMark Financial Visa Equity Access Card may be restricted in certain countries due to security risks. A card may be cancelled after 36 months of inactivity for security purposes.

In order to use TruMark Financial's Visa Equity Access Card, first activate the card by calling the telephone number accompanying the card. Sign your name on the signature panel on the card. Sign the card as soon as it is received to protect you and us from any unauthorized use.

ATM Transactions: Types of transactions and dollar limitations – Access your Home Equity Line of Credit at an ATM using your TruMark Financial Visa Equity Access Card and Personal Identification Number (“PIN”) to make cash withdrawals from your Home Equity Line of Credit. The standard daily limit (per card, per calendar day) for cash withdrawals is the lesser of the available credit on the Home Equity Line of Credit or four withdrawals totaling not more than \$505.

Equity Access Card Transactions: Types of transactions and dollar limitations – Use TruMark Financial's Visa Equity Access Card to obtain an advance from your Home Equity Line of Credit through the Visa network to purchase goods or pay for services, if the merchant permits, or obtain a cash advance at a Visa participating financial institution. This card cannot be used at Visa debit-only merchants. It can only be used with Visa merchants who support credit transactions.

Your standard daily (calendar day) Visa Network limits are:

- The available credit on your Home Equity Line of Credit up to a daily maximum of \$25,000 per card;
- The available credit on your Home Equity Line of Credit up to a daily maximum of \$25,000 for cash advance transactions

There is no grace period for purchases or cash advances. Finance charges begin to accrue on a purchase or cash advance on the date posted to the account and must be paid even if you pay the entire balance on the account in full by the due date of the payment.

Charges for ATM Transactions

There will be no fees assessed when using an ATM within the TruMark Financial Credit Union Network.

For non-TruMark Financial Credit Union ATM transactions, a fee may be assessed at the time of your transaction, including balance inquiries.

Note: This card is not a debit card. Purchases and withdrawals are advanced from your Home Equity Line of Credit – it is a credit card. You will need to press the credit card key at point of sale terminals at merchant locations and sign for your purchases. There will be no fee for transactions at these terminals.

International Visa Card Transactions

If you incur a charge in a foreign currency, the charge will be converted by VISA International into a U.S. dollar amount. VISA International will use the procedures set forth in its Operating Regulations in effect at the time that the transaction is processed. Currently, those Regulations provide that the currency conversion rate to be used is either

1. Wholesale market rate or
2. Government-mandated rate in effect one day prior to the processing date, increased by an international reimbursement rate of one percent (1%) in each case.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

Right to Documentation

You can get a receipt at the time you conduct a transaction using automated teller machines or point-of-sales terminals. You have the right to request a receipt for a phone purchase.

Fees

Annual Fee for Card	None
Transaction Fees:	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	1% of the amount of your transaction in U.S. Dollars
Penalty APR When it Applies	None
Other Fees:	
Replacement Card	\$5
Express delivery	\$25

Periodic Statements

Transactions conducted using TruMark Financial's Visa Equity Access Card will be reflected on the periodic statement you receive for your Home Equity Line of Credit.

Liability for Unauthorized Use

Contact us at once if you believe your TruMark Financial Visa Equity Access Card has been lost or stolen or you think someone has or may use it without your permission. Do not use the card once you have notified us, even if you locate it. You may be liable for the unauthorized use of your card. You will not be liable for unauthorized use that occurs after you notify TruMark Financial Credit Union at 335 Commerce Drive P.O. Box 8127 Fort Washington, PA 19034, 1-877-TRUMARK, during normal business hours, weekdays, 8 a.m. to 8 p.m., Saturdays or Sundays, 9 a.m. to 1 p.m.; excluding holidays, or (888) 822-2419 anytime outside normal business hours, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.

Prohibited Uses

You must not use the card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of the United States or any other country where the card is used or where goods and services are provided. If the card has been suspended or cancelled. If the card is found after having been reported as lost or stolen or if a petition for bankruptcy is filed or if you do not honestly expect to be able to make the minimum required repayment in full on receipt of your monthly statement.

Billing Error Rights - 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.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

TruMark Financial Credit Union
335 Commerce Drive
P.o. Box 8127
Fort Washington, PA 19034

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least three (3) business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within two complete billing cycles, but in no event later than within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in questions, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the requirements above, you do not have to pay the first \$50 for the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase prices must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

TruMark Financial Credit Union
335 Commerce Drive
P.O. Box 8127
Fort Washington, PA 19034

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.