

**Bridge Credit Union Platinum Visa® Rewards
Credit Card Account Agreement
Important Pricing and Terms information**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% Introductory APR* for 6 billing cycles. After that, your APR will be 11.90% APR
APR for Cash Advances	11.90% APR
APR for Balance Transfers	0% Introductory APR for 6 billing cycles. After that, your APR will be 11.90% APR
Penalty APR and When it Applies	None
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .
Fees	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> • Annual Fee – Visa Platinum • Account Maintenance Fee on Closed Accounts • Card Replacement Fee • Document Copy Fee 	<p>None</p> <p>None</p> <p>\$5.00</p> <p>\$5.00</p>
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee 	<p>None</p> <p>None</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit-Limit Fee • Returned Payment Fee • Phone Payment Fee 	<p>Up to \$25.00</p> <p>None</p> <p>\$25.00</p> <p>\$10.00</p>

*APR = Annual Percentage Rate. Information about the costs of the card described in this application is accurate as of February 1, 2015. For the most current information, contact our office at **800.434.7300**.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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Important Pricing and Terms Information**

1. Agreement. These regulations govern the possession and use of credit cards (“card”) issued by Bridge Credit Union (“Issuer”). Each person who applies for a credit card and in whose name the card is issued (“Holder”) consents and agrees to these regulations and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder’s cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these regulations, as amended from time to time, govern Holder’s obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance drafts or other forms signed by or given to Holder or any user of Holder’s cards to evidence a credit card transaction. Holder authorizes an investigation of Holder’s credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder’s credit standing. These regulations apply to all credit cards issued to Holder or to others on Holder’s authorization and to any user of Holder’s cards.

2. Membership Fees. As a condition of participation in the issuer’s credit plan and the issuance of a card, Holder agrees that there is no annual membership fee for VISA consumer and business accounts. The membership fee described above entitles the Holder to two VISA cards. Holder agrees to pay a fee for each additional card requested. Please see Rates and Fees Disclosure Table for fees charged.

3. Term of Fixed Rate Accounts. Fixed rate accounts have a term of two (2) years. At the end of the term, your account will be reviewed and may be renewed. If your account is not renewed, you may pay off any balances according to the original terms of your account. If your account is renewed, any existing balances will be subject to the rates and terms of the new account.

4. Use of Card. Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder’s card presenting one of Holder’s cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances from certain automated equipment provided it is used with Holder’s correct Personal Identification Number (“PIN”) issued to Holder. Holder may make only two cash advance withdrawals totaling not more than \$200 each day from compatible ATM terminals. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals. You may use your Card or Account to transfer balances from other credit card accounts to this Account (“Balance Transfers”) by means (including balance transfer forms) we may make available from time to time. You may not transfer balances from any other account you have with us. Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before issuer receives notification orally or in writing of loss, theft or possible unauthorized use of a card or PIN. Lost or stolen cards or PINS should be reported immediately to issuer by notifying Bridge Credit Union’s Member Services, 1980 W. Broad St, Mail Stop # 0000, Columbus, OH 43223 and Telephone (800) 434-7300 or (800) 543-5073 (afterhours).

5. Use of Bridge Credit Union Card Checks. Credit obtained by use of a Balance Transfer Check shall be treated as a credit purchase. Credit obtained by use of Classic or Premier Check shall be treated as a cash advance.

6. Credit Line. Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder covenants not to make credit purchases or borrowings in excess of that amount. Holder is liable for all purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

7. Payment. Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Holder shall pay within 25 days after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment of 4% of the New Balance or \$25, whichever is greater. Payments may be mailed to Bridge Credit Union, 1980 West Broad Street, Mail Stop # 0000, Columbus, Ohio 43223. Payments may be made, in person, at a Bridge Credit Union office. Payments received after 4:00 p.m. on any processing day or at any time on any non processing day will be considered as payments made on the following processing day. You will be charged a late charge if a minimum payment is not made before the 28th day of any calendar month in which a payment is due. This late charge will be \$25. If your minimum payment is less than \$25 you will be charged a late charge equal to your minimum payment amount. All payments by Holder will be applied first to payment of Interest Charges in the order of their entry to the account, second to additional fees and credit insurance charges, if any, in the order of their entry to the account, third to previously billed cash advances, purchases and other similar charges in the order of their entry to the account, and then to current cash advances, purchases and other similar charges in the order of their entry to the account. Payments received in excess of your minimum payment amount on your Account will be applied to the balances with the highest APR unless the balance is part of a promotional offer where no interest is being charged.

8. FINANCE CHARGES on Purchases/Debits. If you pay your entire balance for Purchases/Debits within 25 days of the date of the first statement showing such charges and any previous balances, no finance charges are incurred for such Purchases/Debits. If that balance is not paid in full within the required time, a finance charge will be added to your Purchases/Debits from the first day of the billing cycle following the purchase date until they are paid in full, calculated this way: We take the beginning balance of your Purchases/Debits each day, and subtract any payments, credits, and unpaid finance charges attributable to the balance for Purchases/Debits. That gives us the daily balance for your Purchases/Debits. We then add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. We then multiply the average daily balance by the monthly periodic rate (1/12 of the annual percentage rate).

9. FINANCE CHARGES on Cash Advances. You will pay a FINANCE CHARGE on Cash Advances from the date the advance is made until the advance is paid in full, computed as follows: We take the beginning balance of your Cash Advances each day, add any new Cash Advances charged on that day, and subtract any payments, credits, and unpaid finance charges attributable to the balance for Cash Advances. That gives us the daily balance for your Cash Advances. We then add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. We then multiply the average daily balance by the monthly periodic rate (1/12 of the annual percentage rate).

10. FINANCE CHARGES on Balance Transfers. You will pay a FINANCE CHARGE on Balance Transfers from the date the transfer is made until the Balance Transfer amount is paid in full, computed as follows: We take the beginning balance of your Balance Transfers each day, add any new Balance Transfers charged on that day, and subtract any payments, credits, and unpaid finance charges attributable to the balance for Balance Transfers. That gives us the daily balance for your Balance Transfers. We then add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. We then multiply the average daily balance by the monthly periodic rate (1/12 of the annual percentage rate).

11. Interest Rate. Your initial interest rate is found on your Account Details Disclosure.

12. Periodic Rate for Purchases (Standard APR). Your Account will have a fixed rate or a variable rate, as disclosed on Account Details Disclosure.

(1) Fixed Rate Accounts – If you have a fixed rate account, the monthly periodic rate and corresponding Annual Percentage Rate (APR) will be the rate listed on your Account Details Disclosure and your monthly billing statement.

(2) Variable Rate Accounts - Variable Annual Percentage Rate. The current monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE for new accounts are disclosed on the accompanying card mailer. These rates may vary monthly and shall be adjusted on the first day of each billing period (“Change Date”). The ANNUAL PERCENTAGE RATE on each Change Date shall equal the highest prime rate published in The Wall Street Journal “Money Rates” tables on the last date of publication in the calendar month preceding each Change Date (“Index Rate”), PLUS a Margin. For more information on current margin(s), please refer to the Rates and Fees Disclosure Table. The monthly Periodic Rate is 1/12th of the ANNUAL PERCENTAGE RATE. Beginning on the date an adjustment in the rate is effective and until the next Change Date, the monthly Periodic Rate then in effect will be applied to the balance in the account to determine the Interest Charges. An adjustment in the monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE will apply both to the outstanding balances in the account and to new cash advances, (including any balance transfers from other credit card accounts), credit purchases, and other charges. An increase or decrease in the Index Rate will cause and increase or decrease in the monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE and may increase the amount and number of minimum payments. If the Index Rate ceases to be made available, Issuer may substitute a substantially similar index and margin.

13. Periodic Rate for Cash Advances. The monthly periodic rate for Cash Advances for each billing cycle will be determined as follows.

(1) Fixed Rate Accounts – If you have a fixed rate account, the monthly periodic rate and corresponding Annual Percentage Rate (APR) will be the rate listed on your Account Details Disclosure and your monthly billing statement.

(2) Variable Rate Accounts - Variable Annual Percentage Rate. The current monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE for new accounts are disclosed on the accompanying card mailer. These rates may vary monthly and shall be adjusted on the first day of each billing period (“Change Date”). The ANNUAL PERCENTAGE RATE on each Change Date shall equal the highest prime rate published in The Wall Street Journal “Money Rates” tables on the last date of publication in the calendar month preceding each Change Date (“Index Rate”), PLUS a Margin. For more information on current margin(s), please refer to the Rates and Fees Disclosure Table. The monthly Periodic Rate is 1/12th of the ANNUAL PERCENTAGE RATE. Beginning on the date an adjustment in the rate is effective and until the next Change Date, the monthly Periodic Rate then in effect will be applied to the balance in the account to determine the Interest Charges. An adjustment in the monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE will apply both to the outstanding balances in the account and to new cash advances, (including any balance transfers from other credit card accounts), credit purchases, and other charges. An increase or decrease in the Index Rate will cause and increase or decrease in the monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE and may increase the amount and number of minimum payments. If the Index Rate ceases to be made available, Issuer may substitute a substantially similar index and margin.

14. Periodic Rate for Balance Transfers. The monthly periodic rate for Balance Transfers for each billing cycle will be determined as follows.

(1) Fixed Rate Accounts – If you have a fixed rate account, the monthly periodic rate and corresponding Annual Percentage Rate (APR) will be the rate listed on your Account Details Disclosure and your monthly billing statement.

(2) Variable Rate Accounts - Variable Annual Percentage Rate. The current monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE for new accounts are disclosed on the accompanying card mailer. These rates may vary monthly and shall be adjusted on the first day of each billing period ("Change Date"). The ANNUAL PERCENTAGE RATE on each Change Date shall equal the highest prime rate published in The Wall Street Journal "Money Rates" tables on the last date of publication in the calendar month preceding each Change Date ("Index Rate"), PLUS a Margin. For more information on current margin(s), please refer to the Rates and Fees Disclosure Table. The monthly Periodic Rate is 1/12th of the ANNUAL PERCENTAGE RATE. Beginning on the date an adjustment in the rate is effective and until the next Change Date, the monthly Periodic Rate then in effect will be applied to the balance in the account to determine the Interest Charges. An adjustment in the monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE will apply both to the outstanding balances in the account and to new cash advances, (including any balance transfers from other credit card accounts), credit purchases, and other charges. An increase or decrease in the Index Rate will cause and increase or decrease in the monthly Periodic Rate and corresponding ANNUAL PERCENTAGE RATE and may increase the amount and number of minimum payments. If the Index Rate ceases to be made available, Issuer may substitute a substantially similar index and margin.

15. Penalty Rate. None

16. Annual Fee. None

17. Security Agreement. You agree, as a condition of this Account, to grant us a security interest in all of your rights, title and interest in any and all amounts you have on deposit in accounts with us or shares on deposit with us or any dividends due you from us, unless prohibited by applicable law. This security interest is given to us as security for the payment and performance of all obligations and indebtedness now or hereafter owing by you to us under your Account.

18. Additional Fees. For a listing of fees charged in association with this card, please see the Rates and Fees Disclosure Table accompanying this Agreement. These charges will not be imposed if Holder's request is in connection with or delivery of the documents in response to an alleged billing error under Regulations E or Z issued by the Board of Governors of the Federal Reserve System. Fees imposed will be posted to Holder's account.

19. Lost or Stolen Cards. The Card is not transferable. You agree to notify us promptly if your Card is lost or stolen, or if you believe that someone used your Card without your permission. You may be liable for the unauthorized use of your Card. You will not be liable for loss that occurs after you notify us at the address on your monthly statement, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50. Contact us in writing at 1980 W. Broad St, Mail Stop # 0000, Columbus Ohio 43223, or by telephone at 800.434.7300 or 614.466.4988. You may not use the Card or any other Cards in your possession with the same Account number after you have notified us, even if you get the Card back.

20. Liability. You will be liable individually and together for all Purchases/Debits, Cash Advances, and Balance Transfers you make using the Card or Account and any finance charges incurred under this Agreement.

21. Irregular Payments. We can accept late payments or partial payments, or checks and money orders marked with "Payment in Full" or similar language, without losing any of our rights under this Agreement. No payment will operate as an accord and satisfaction without our prior written approval. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount, must be mailed or delivered to 1980 W. Broad St, Mail Stop # 0000, Columbus Ohio 43223

22. Insurance. If the Holder is eligible and elects to participate in the group credit life and disability insurance program by signing the appropriate enrollment forms, insurance charges will be posted to Holder's account each statement period at the rate disclosed in the enrollment form based upon the New Balance on the account (including accrued Interest Charges) for each statement period. CREDIT LIFE AND DISABILITY INSURANCE IS VOLUNTARY AND IS NOT REQUIRED AS A CONDITION TO HOLDER'S PARTICIPATION IN THIS CREDIT PLAN.

23. Foreign Transactions. If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by VISA International, VISA converts currency to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange rate is increased by 1% if the conversion is made in connection with a charge to an account and decreased by 1% if the conversion is made in connection with a credit to an account. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

24. Disputes. Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the Federal Truth-in-Lending laws(as indicated in the Summary of Billing Rights below), Issuer has no responsibility for merchandise or services obtained by Holder with a card and any dispute concerning merchandise or services will be settled between Holder and the merchant concerned.

25. Default. Holder covenants to observe and comply with these regulations and covenants not to permit an event of default to occur. Upon the occurrence of any one or more of the following events of default: (a) Holder fails to pay at least the Minimum Payment when due on two occasions within any 12-month period; or (b) Holder dies, ceases to exist, changes residency to another state, becomes insolvent or the subject of bankruptcy or insolvency proceedings or fails to observe any covenant or duty contained in these regulations, if such event or breach materially impairs Holder's ability to pay amounts due; the full amount of Holder's account for which the default occurred (including unpaid Interest Charges) shall, at Issuer's option become immediately due and payable if Holder does not cure the default within 15 calendar days after notice is mailed to the address of Holder, or given as otherwise provided by law. Issuer has this right, without notice and opportunity to cure; if the default is the Holder's third default within 12 months and the Holder is notified of the prior two defaults and the Holder cured those defaults.

26. Termination. Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If Holder's spouse terminates this credit plan, the full amount of Holder's account (including unpaid Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand.

27. Information Sharing. We may provide Holder personal data to VISA USA, its Members, or their respective contractors for the purpose of providing Emergency Cash and Emergency Card Replacement Services. Additionally Holder address and telephone information may be shared with VISA USA for marketing purposes.

28. Credit Reports. If you believe that we have inaccurate information about you or may report or have reported inaccurate information about you to a consumer reporting agency, you may notify us at 1980 W. Broad St, Mail Stop # 0000, Columbus Ohio 43223. In doing so, please identify the inaccurate information and tell us why you believe it is inaccurate. If you have a copy of the report that includes the inaccurate information, please send a copy of the report to us as well.

29. Waiver. We will not be considered to have waived our rights under this Agreement if we delay enforcing them.

30. Changes in Terms. Subject to the limitations of applicable law, we may at any time change, add to, or delete any of the terms and conditions in this Agreement, including, but not limited to, finance charge rates and fees and this Changes in Terms provision. Such changes may be based, in whole or in part, upon factors including, but not limited to, anti-fraud policies and procedures, your record of making timely payments and staying within the established Credit Line on your Account with us, your credit score, and information contained in your credit report. We will give you notice of any change, addition, or deletion as required by applicable law. As of the effective date, the changed terms will apply to new Purchases/Debits and Cash Advances and to the outstanding balances of your Account, unless prohibited by applicable law.

31. Telephone Monitoring And Recording. We treat all member calls as confidential. For quality control purposes, you agree that we may listen to or record telephone calls between you and us.

32. Electronic Communication. You agree that we may communicate with you for any lawful purpose, including collections, by electronic means using any electronic mail address that you provide to us and/or by automatic dialers that may record messages. You also agree that you will not consider any such communication by us to be unsolicited.

33. Governing Law. This Agreement will be governed by federal law applicable to a credit union and, to the extent not preempted by federal law, the laws of the state of Ohio without regard to its conflicts of law provisions. This Agreement has been accepted by us in the state of Ohio.

34. Severability. In the event that any provision of this Agreement is determined to be invalid or unenforceable for any reason, the remaining provisions will remain in effect.

35. Entire Agreement; Interpretation. This Agreement constitutes the final expression of the credit agreement between you and us relating to your Account. The headings used in this Agreement are for the convenience of reference only and are not intended to define or describe the scope or intent of any portion of the Agreement.

36. Billing Errors. See the Billing Rights Notice.

BILLING RIGHTS NOTICE

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:

- (1) your name and account number;
- (2) the dollar amount of the suspected error; and
- (3) 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 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 30 days, unless we have corrected the error by then. Within 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 any 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 did not 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 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 do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.