

**CREDIT CARD AGREEMENT - PLATINUM
ELITE MASTERCARD®, PLATINUM ELITE
REWARDS MASTERCARD, CLASSIC
MASTERCARD AND BUSINESS MASTERCARD**

AGREEMENT

Review the information contained in this Credit Card Agreement (“Agreement”) about your Account. This document, along with the Account Opening Disclosure, is an agreement between you and Public Service Credit Union (“PSCU”). If you have any questions, please contact us at the phone number on the back of your Card. PSCU agrees to lend you money as described in this Agreement and you agree to pay us back, along with any interest charges and fees that apply. Your use of your Account or any payment on your Account indicates that you accept the terms of this Agreement.

Definitions	<p>Definitions for words/terms used in this Agreement:</p> <p>Account: the revolving credit card account established on your behalf in connection with your credit card.</p> <p>Agreement: Credit Card Agreement.</p> <p>Card/Cards: The MasterCard credit card(s) issued by us in connection with your Account.</p> <p>You/your: Any person who applies for, signs or uses your Card.</p> <p>We/us/our: PSCU.</p>
--------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

YOUR ACCOUNT

Credit Limit	<p>Your Account will have a credit limit published on your periodic billing statement, some of which may be available for cash advances. We may cancel, change, or restrict your credit limit or credit availability at any time and for any reason permitted by law. We are not obligated to allow your Account to go over its credit limit, but, if this occurs, you are responsible for the total balance. We may not charge you a fee, but you agree to promptly pay the over-the-limit amount at any time if we ask you to do so.</p>
---------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Authorized Use	<p>You are responsible for anyone you permit to use your Account. You will not be responsible for the unauthorized use of your Account that occurs after you notify us orally or in writing of the loss, theft or possible unauthorized use by contacting us at the number on the back of your Card. In any case, your liability will not exceed \$50.00.</p>
-----------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Joint Account	<p>If this is a joint Account, each person on the Account is jointly liable for all amounts owed. We may require any individual on the Account to pay the entire amount subject to this Agreement. Each person on the Account authorizes every other person on the Account to use the Card, as described in this Agreement. Any person on the Account may close the Account and the closure will be effective for every other person on the Account.</p>
----------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Secured Card	<p>If you have a Classic MasterCard, your Card is secured by an amount on deposit with us, and you have separately executed a Credit Card Security Agreement (“Security Agreement”) as evidence of our security interest, which is incorporated into this Agreement. Specific terms and conditions related to your secured Card and the funds you have provided as a security interest can be found in the Security Agreement you signed.</p>
---------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Security Interest in Funds on Deposit	<p>If you have a Business MasterCard, we have a security interest in any funds you have on deposit with our institution. If you have a Platinum Elite MasterCard, a Platinum Elite Rewards MasterCard, or a Business MasterCard, we may require you to sign an additional Security Agreement, giving us a security interest in funds you have on deposit with us as a condition of obtaining credit. That signed Security Agreement is incorporated into this Agreement.</p>
----------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Annual Fee	<p>If your Account has an annual fee under the Rate and Fee Table of this Agreement, we will add the fee to your periodic billing statements once per year when the fee is due. You are responsible for paying that annual fee every year your Account is open.</p>
-------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

