



**Consumer Loan Application**  
 1650 Skibo Road Fayetteville, NC 28303  
 910.864.2232 or 1.866.793.5328

**HOW TO APPLY:** (a) Complete all Sections pursuant to the Notice to Applicants; (b) sign all applicable signature lines; and (c) mail or bring the completed Application to the Credit Union.

Please review the disclosures and agreements provided with this Application. A borrower or co-borrower for a loan must be a member of Fort Liberty Federal Credit Union. All information requested in this Application must be completed.

**NOTICE TO APPLICANTS:** YOU MAY APPLY FOR CREDIT IN YOUR NAME ALONE REGARDLESS OF YOUR SEX OR MARITAL STATUS. Check the appropriate box below to indicate the type of credit for which you are applying.

- Choose one:**  New Account/Change VISA Type  
 Requested Credit Increase/Decrease  
 Add Authorized User/Delete Authorized User  
 Add Co-Applicant/Delete Co-Applicant
- Choose one:**  Personal VISA Card  Share-Secured VISA Card
- Complete the following:** Limit desired \$ \_\_\_\_\_  
 Number of cards \_\_\_\_\_
- Choose one:**  Individual Account (Complete A, C, and D)  
 Joint Account (Complete all sections)  
 Individual Account with Authored User (Complete all sections.) **Authorized User or Co-Applicant must sign application.**

**A. APPLICANT**  Credit Union Member

APPLICANT'S NAME – Last, First, Middle		DATE OF BIRTH (m/d/y)
PRESENT ADDRESS (Street, City, State, Zip)		HOW LONG <input type="checkbox"/> OWN <input type="checkbox"/> RENT PMT \$ _____
PREVIOUS ADDRESS(ES) LAST FIVE YEARS (Complete Address)		HOW LONG <input type="checkbox"/> OWN <input type="checkbox"/> RENT
ACCOUNT NUMBER	HOME PHONE ( )	BUSINESS/CELL PHONE ( )
	SOCIAL SECURITY #	DRIVER'S LICENSE #
NUMBER OF DEPENDENTS AND THEIR AGES – EXCLUDE SELF		
ANSWER IF YOU LIVE IN A COMMUNITY PROPERTY STATE. THIS WILL BE A JOINT ACCOUNT OR SECURE CREDIT. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
APPLICANT EMAIL ADDRESS		

**EMPLOYMENT/INCOME (Submit Pay Voucher/Verification of Income)**

PRESENT EMPLOYER		
EMPLOYER'S ADDRESS (Street, City, State, ZIP)		
JOB TITLE/GRADE	SUPERVISOR	SUPERVISOR'S PHONE

DATE EMPLOYED	TYPE OF BUSINESS	SELF EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO
* You need not reveal income from alimony, child support, or separate maintenance payments unless you want it considered in evaluating this credit application.		
EMPLOYMENT INCOME \$ PER	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ PER
PREVIOUS EMPLOYER(S) NAME/ADDRESS		SOURCE OF OTHER INCOME
	Starting Date	Ending Date

**APPLICANT: LIST 2 REFERENCES (Complete Addresses)**

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
	PHONE (& Area Code)
NAME AND ADDRESS OF CLOSE PERSONAL FRIEND –NOT A RELATIVE	HOME PH (& Area Code)
	WORK PH (& Area Code)

**B. CO-APPLICANT/AUTHORIZED USER INFORMATION (If applicable)**

- Co-Applicant  Authorized User

APPLICANT'S NAME – Last, First, Middle		DATE OF BIRTH (m/d/y)
PRESENT ADDRESS (Street, City, State, Zip)		HOW LONG <input type="checkbox"/> OWN <input type="checkbox"/> RENT PMT\$ _____
PREVIOUS ADDRESS(ES) LAST FIVE YEARS (Complete Address)		HOW LONG <input type="checkbox"/> OWN <input type="checkbox"/> RENT
ACCOUNT NUMBER	HOME PHONE ( )	BUSINESS/CELL PHONE ( )
	SOCIAL SECURITY #	DRIVER'S LICENSE #
NUMBER OF DEPENDENTS AND THEIR AGES – EXCLUDE SELF AND ANY LISTED BY CO-APPLICANT		
ANSWER IF YOU LIVE IN A COMMUNITY PROPERTY STATE. THIS WILL BE A JOINT ACCOUNT OR SECURE CREDIT. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)		
CO-APPLICANT/AUTHORIZED USER EMAIL ADDRESS		

**EMPLOYMENT/INCOME (If applicable)**

PRESENT EMPLOYER		
EMPLOYER'S ADDRESS (Street, City, State, ZIP)		
JOB TITLE/GRADE	SUPERVISOR	SUPERVISOR'S PHONE
DATE EMPLOYED	TYPE OF BUSINESS	SELF EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO
* You need not reveal income from alimony, child support, or separate maintenance payments unless you want it considered in evaluating this credit application.		
EMPLOYMENT INCOME \$ PER	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ PER
PREVIOUS EMPLOYER(S) NAME/ADDRESS		SOURCE OF OTHER INCOME
	Starting Date	Ending Date

**CO-APPLICANT: LIST 2 REFERENCES (If applicable)**

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
	PHONE (& Area Code)
NAME AND ADDRESS OF CLOSE PERSONAL FRIEND – NOT A RELATIVE	HOME PH (& Area Code)
	WORK PH (& Area Code)

**C. ARE YOU A UNITED STATES CITIZEN?** APPLICANT  YES  NO \_\_\_\_\_  
 IF NO, LIST STATUS CO-APPLICANT  YES  NO \_\_\_\_\_

**SIGNATURE OF APPLICANT(S) – READ CAREFULLY BEFORE SIGNING. PER YOUR MEMBERSHIP AGREEMENT YOU GIVE US A SECURITY INTEREST IN YOUR ACCOUNTS AND THE PROPERTY PURCHASED.**

**READ THIS STATEMENT BEFORE SIGNING.** By returning this application to the Credit Union, I/we promise that everything stated herein is correct to the best of my/our knowledge. I/we authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received; or in connection with any terms or options addressed in the Cardholder Agreement and Disclosures. I/we understand that the Credit Union will rely on both the representations I/we make in this application and the contents of any credit report it obtains when deciding whether to grant the credit requested. I/we agree to immediately notify you of changes to any of the information provided in this application. I/we agree that my/our account will be subject to the terms and conditions of all applicable Agreement and Disclosure Statement that will accompany my Card(s) when issued; and that a photocopy or facsimile of this application shall be as binding as the original.

By submitting this application by facsimile or electronically, I/we agree to the same terms that apply to a signed application. If there is a co-applicant on this loan, that co-applicant has authorized the submission of this application. **Authorized User/Card.** I/we also request that an additional card be issued in the name of the Borrower for use by the authorized user identified herein. The undersigned specifically acknowledge their responsibility for all purchases and/or cash advances made by the Authorized User or anyone the Authorized User allows to use any card(s) issued in connection with your credit card account. The Authorized Users may also be responsible for all purchases and cash advances they make or authorize

**D. SECURITY AGREEMENT AND PLEDGE.** By signing this application, acceptance or authorized use of any credit card(s) issued, I/we pledge our shares as defined by our Membership Agreement to secure payment of my/our obligations on this account. **Additional Security:** I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card(s) will also secure this account.

Applicant Signature \_\_\_\_\_ Please sign here Date \_\_\_\_\_  
 Co-Applicant's Signature \_\_\_\_\_ Please sign here Date \_\_\_\_\_  
 Authorized User – Print Name(s) \_\_\_\_\_

**THIS SECTION FOR CREDIT UNION USE ONLY**

DATE	APPROVED LIMIT	VISA TYPE / RATE	LOAN NUMBER
	\$	_____/_____%	

**CARD NUMBER**

REASONS(S) FOR REJECTION/ECOA NOTICE AND REASON FOR REJECTION

LOAN OFFICER SIGNATURE / DATE / LOAN OFFICER NUMBER



User ID \_\_\_\_\_

**INTEREST RATE AND INTEREST CHARGES – EFFECTIVE DATE 08/01/2023**

<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	12.65% to 17.00% when your account is opened based on individual creditworthiness and our underwriting standards.*
<b>APR for Balance Transfers</b>	12.65 to 17.00% when your account is opened based on individual creditworthiness and our underwriting standards.*
<b>APR for Cash Advances</b>	12.65 to 17.00% when your account is opened based on individual creditworthiness and our underwriting standards.*
*Rates shown are variable and subject to change. Your rate may vary based on individual creditworthiness and our underwriting standards. This APR will vary with the market based on U.S. Prime Rate. Rates capped at 17%. After a change to the Prime Rate, the new rate will be applied at the start of your next monthly billing cycle.	
<b>Paying Interest</b>	Your due date is at least 25-days after the close of each billing cycle. We will not charge you any 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.
<b>Minimum Payment</b>	The minimum payment is the greater of 2% of the total new balance or \$20.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a>

**FEES - EFFECTIVE DATE 08/01/2023**

<b>Annual Fee</b>	There is no annual fee on your account.
<b>Transaction Fees</b>	<b>Balance Transfer Fee:</b> \$0.00 <b>Cash Advance Fee:</b> \$0.00 <b>Foreign Transaction Fee:</b> Up to 1% <b>Visa Receipt:</b> \$5.00 per copy requested <b>Billing Statement Copy:</b> \$5.00 per copy requested <b>Research Fee:</b> \$10.00 per hour
<b>Penalty Fees</b>	<b>Late Payment Fee:</b> \$25.00 for any payment that exceeds 7 days past the due date <b>Returned Payment Fee:</b> \$29.00 <b>Stop payment Fee:</b> \$29.00 to add a stop, delete a stop, or change a stop on each recurring Visa per-authorized payment <b>Recovery Fee:</b> \$65.00 - \$165.00 if for whatever reason the Credit Union takes action to recover your card

**How we will calculate Your Balance:** We will 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.

**Security Interest For Share Secured Visa:** You have entered into a Security Agreement which (1) grants us a security interest in the Fort Liberty FCU share that you opened in connection with your Credit Card and (2) gives us certain rights upon Default (as defined in the Agreement).

**Security for Advances and Purchases:** The Credit Union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the Credit Union.

The information about the costs of the card described in this application is accurate as of 08/01/2023. This information may have changed after that date. To find out what may have changed, call 833-984-3336, visit [MyFortLibertyFCU.org](http://MyFortLibertyFCU.org), or write Fort Liberty Federal Credit Union, P.O. Box 70240, Fort Liberty NC 28307.



**Get the rewards you deserve!**

**my\$pend**

[MyFortLibertyFCU.org/rewards](http://MyFortLibertyFCU.org/rewards)

reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.

- A copy of the declaration page from your automobile insurance carrier.

Enclose all the documents you received from the auto rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Auto Rental CDW go to the Visa Auto Rental CDW Claim Center at [www.visa.com/claims](http://www.visa.com/claims). If you experience difficulty in obtaining all the required documents within ninety (90) days\* of the date of theft or damage, just submit the claim form and any documentation you already have available.

NOTE: All remaining documents must be postmarked within 365 days of the date of theft or damage. \* Not applicable to residents of certain states.

Do I have to do anything else? Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims. If you have any claim or dispute, you must file it with the Benefit Administrator. This provision will not cover repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully. This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

#### Terms and Conditions and Privacy Policy for Using Mobile Wallet Service

**Mobile Wallet Agreement.** These terms and conditions (Terms) for attaching your Credit Union Debit Card, Credit Card or Other Access Device (Card) virtually to a digital storage system (Apple Pay, Samsung Pay, Google Pay, MasterPass, etc.) (Mobile Wallet) apply when you choose to add a Card to a Mobile Wallet. In these Terms, you and/or refer to any person that seeks to add a Card to any Mobile Wallet, and we, us, and our refer to the issuer of your Card. When you add a Card to the Mobile Wallet, you agree to these Terms.

**Mobile Wallet Service.** A Mobile Wallet Service (Mobile Wallet) allows you to add your cards to an application using your mobile device. Your Card number is replaced with a digital number or token. Once added, you understand that you may use your mobile device to make payments only where the Mobile Wallet is accepted. The Credit Union is not a provider of the Mobile Wallet and we are not responsible for any failure or inability to perform a transaction using the Mobile Wallet. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of the Card in the Mobile Wallet.

Adding your Card. You can add an eligible Card to the Mobile Wallet by following the instructions of the Mobile Wallet provider. Only Cards that we indicate are eligible can be added to the Mobile Wallet. When you add a Card to the Mobile Wallet, the Mobile Wallet allows you to enter into transactions when the Wallet is accepted. The Credit Union is not a provider of the Mobile Wallet and we are not responsible for any failure or inability to perform a transaction using the Mobile Wallet. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of the Card in the Mobile Wallet.

Adding your Card. You can add an eligible Card to the Mobile Wallet by following the instructions of the Mobile Wallet provider. Only Cards that we indicate are eligible can be added to the Mobile Wallet. When you add a Card to the Mobile Wallet, the Mobile Wallet allows you to enter into transactions when the Wallet is accepted. The Credit Union is not a provider of the Mobile Wallet and we are not responsible for any failure or inability to perform a transaction using the Mobile Wallet. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of the Card in the Mobile Wallet.

**Devices.** You are responsible for selecting the device and the service provider for the device and for paying any fees or other charges that the service provider may charge. It is your responsibility to obtain and properly use a device that is compatible with the services.

**Changes to Terms.** The terms and account agreement that govern your Card do not change when you add your Card to the Mobile Wallet. The Mobile Wallet simply provides another way for you to make purchases with the Card. Any applicable interest, fees, and charges that apply to your Card will also apply when you use the Mobile Wallet to access your Card. The Credit Union does not charge you any additional fees for adding your Card to the Mobile Wallet or using your Card in the Mobile Wallet. The Mobile Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

**Credit Union Responsibility.** The Credit Union is not the provider of the Mobile Wallet, and we are not responsible for providing the Mobile Wallet service to you. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of the Card in the Mobile Wallet. We are not responsible for any failure of the Mobile Wallet for any transaction. We are not responsible for the performance or non-performance of any other third party relationships that may impact your use of the Mobile Wallet. You acknowledge that you have read and accepted the terms and conditions of the Mobile Wallet by requesting that your Card be added to the Mobile Wallet.

**Security.** Storing account numbers, passwords or codes on any device, using any account numbers, passwords or codes in any verbal communications, or using any account numbers, passwords or codes in any email, text, or social media facility, may result in interception and misuse of that information by a third party. We cannot prevent interception by third parties of any communications made by the device. We have no responsibility for any losses resulting from information that a third party may obtain by intercepting communications made through the device or by accessing data that you may store on the device.

You are responsible for maintaining the confidentiality of your Credit Union User ID, Mobile Wallet Provider User ID, Mobile Wallet Provider passwords and other means may from time to time have to access any of your Mobile Cards. You should keep your Supported Device and these credentials secure in the same manner as you would keep your cash, checks, credit cards, and other personal identification numbers and passwords secure. Subject to the Agreements governing the use of the Card you are responsible for all transactions made using your Mobile Card.

You are solely responsible for maintaining the confidentiality of your User IDs, passwords, and any other means that you may from time to time have to access the application. If you share these credentials with any other person, they may be able to use your Card and get access to your personal and payment information available through these and related Services. Sharing of your credentials with another person shall create an authorized user until such time as you provide us notice in writing; and we have time to act upon such notice. Call us immediately at the Credit Union telephone number printed below if you believe your device or authentication credentials have been lost, stolen or compromised in any way or an unauthorized person has used or may use your credentials without authorization.

We make no representations or warranties as to merchantability, or that the security devices are fit for a particular purpose or are sufficient to protect you against unauthorized access to your accounts or computer systems. You acknowledge that the security devices may not be the most sophisticated or advanced devices available and that we have no obligation except to offer reasonable security devices to you. You should obtain independent advice on the security of your computer systems and whether the security devices provide sufficient protection to you and your accounts and computer systems.

**Electronic Contact and Email.** You consent to receive electronic communications and disclosures from us in connection with your Card and the Mobile Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Credit Union account. It may include contact from companies working on our behalf

to receive your accounts. You agree to update your contact information with us when it changes. By accepting these Terms and Conditions, you agree that it is subject to the Federal Electronic Signature in Global and National Commerce Act (E-Sign). Continued use of a Card in a Mobile Wallet requires that you agree to receive all Notices electronically. If you prefer to receive paper notices, you have the right to withdraw your consent, in which case we may terminate your use of the Card in a Mobile Wallet.

**Removing Card from Mobile Wallet.** You should contact the Mobile Wallet provider on how to remove a Card from the Mobile Wallet. We can also block a Card in the Mobile Wallet from purchases at any time.

Governing Law and Disputes: These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Membership Account Agreement and Disclosures and/or Card Agreement as applicable.

**Termination of Terms and Assignments.** We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change these Terms, but you can terminate these Terms at any time by removing all Cards from the Mobile Wallet. You may not assign these Terms.

**Privacy.** Your privacy and the security of your information are important to us. The Credit Union Privacy Notice applies to your use of your Card in the Mobile Wallet. This Notice is available online at [www.MyFortLibertyFCU.org](http://www.MyFortLibertyFCU.org). You agree that we may share your information with the Mobile Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Card transactions, and to improve our ability in respect of this theft or damage to transfer information to the issuer of your Card to the Mobile Wallet and to maintain the Mobile Wallet. We do not control the privacy and security of your information that may be held by the Mobile Wallet provider, and that is governed by the privacy policy given to you by the Mobile Wallet provider.

**Notices.** We can provide notices to you concerning these Terms and your use of a Card in the Mobile Wallet by posting the material on our website, or through electronic notice given to you by the provider. For questions, disputes, or complaints about your Card, contact: Fort Liberty FCU, Member Services Department 833-984-3336.

#### Your Billing Rights Statement 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 Statement/Billing at:**  
Fort Liberty Federal Credit Union  
Member Services Department  
P.O. Box 70240  
Fort Liberty, NC 28307  
833-984-3336

If you think your statement is wrong, or if you need more information about a transaction on your statement, you must write to us on a separate sheet of paper to the address listed in your periodic statement. You should write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You can telephone us but doing so will not preserve your rights. In your letter, you should 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 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 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 the bill that are not in question. If we find that we made a mistake on your statement, you will not have to pay the FINANCE CHARGES related to any questioned amount. If we did not make a mistake, you may have to pay FINANCES 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 us and the date that it is due. If you fail to pay the amount, we think you owe us, we may report you as delinquent. However, if our explanation does not satisfy you and you write 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 statement. 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 you and us when it finally s. I've do not follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if the statement 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 to not pay the remaining amount due on the property or services. There are two limitations on this right: 1. You must have made the purchases in your home state or, if not within your home state, within 100 miles of your current mailing address; and 2. The purchase must have been more than \$50.00. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services. Variable Rate Information: Your APR may vary. Variable Rate Feature: The Visa Credit Cards have a variable rate feature meaning that the Annual Percentage Rate (corresponding to the periodic rate) and the term of your Visa loan may change due to interest rate fluctuations. The Annual Percentage Rate (APR) includes only interest and no other costs.

**How we will calculate Your Balance.** We will use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Loss of Introductory APR.** We may end your introductory APR and apply a Penalty Rate if you make a Late Payment.

**Note:** The Credit Union will acquire a security interest in the property purchased with your Credit Card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the Credit Union.

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

**Security Interest for Share Secured Visa.** You have entered into a Security Agreement which (1) grants us a security interest in the Fort Liberty FCU share that you opened in connection with your Credit Card and (2) gives us certain rights upon Default as defined in the Agreement. Security for Advances and Purchase: The Credit Union will acquire a security interest in the property purchased with your Credit Card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the Credit Union. The information about the costs of the Card described in this application is accurate as 5/15/2021. This information may have changed after that date. To find out what may have changed, call 833-984-3336, visit [MyFortLibertyFCU.org](http://MyFortLibertyFCU.org), or write Fort Liberty Federal Credit Union, P. O. Box 70240, Fort Liberty, NC 28307.

**If You Feel that You Need Counseling or Debt Management Services.** Please contact the Financial Counseling Association of America (FCAA), on their website [www.fcaa.org](http://www.fcaa.org), or by phone at (800) 450-1794, or contact the National Foundation for Credit Counseling (NFCC), on their website [www.nfcc.org](http://www.nfcc.org), or by phone at (800) 388-2227.

**Fort Liberty FCU Contact Information:**  
Member Services Department  
FortLiberty Federal Credit Union  
P.O. Box 70240  
FortLiberty, NC 28307  
Toll Free 833-984-3336

**To Report a Lost or Stolen Card or Other Access Device After Hours Call:** 888-373-5741

**To Close the Account:** (Send written notice) Fort Liberty Federal Credit Union  
Member Service Department  
P.O. Box 70240  
FortLiberty, NC 28307

## INTEREST RATE AND INTEREST CHARGES – EFFECTIVE DATE 08/01/2023

<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>12.65% to 17.00% when your account is opened based on individual creditworthiness and our underwriting standards.*</b>
<b>APR for Balance Transfers</b>	<b>12.65% to 17.00% when your account is opened based on individual creditworthiness and our underwriting standards.*</b>
<b>APR for Cash Advances</b>	<b>12.65% to 17.00% when your account is opened based on individual creditworthiness and our underwriting standards.*</b>

**\*Rates shown are variable and subject to change. Your rate may vary based on individual creditworthiness and our underwriting standards. This APR will vary with the market based on U.S. Prime Rate. Rates capped at 17%. After a change to the Prime Rate, the new rate will be applied at the start of your next monthly billing cycle.**

**Paying Interest**  
**Your due date is at least 25-days after the close of each billing cycle. We will not charge you any 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 Payment**  
**The minimum payment is the greater of 2% of the total new balance or \$20.00.**

**For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)**  
**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <http://consumerfinance.gov/learnmore>**

## FEES – EFFECTIVE DATE 08/01/2023

<b>Annual Fee</b>	<b>There is no annual fee on your account.</b>
<b>Transaction Fees</b>	<b>Balance Transfer Fee: \$0.00</b> <b>Cash Advance Fee: \$0.00</b> <b>Foreign Transaction Fee: Up to 1%</b> <b>Visa Receipt:\$5.00 per copy requested</b> <b>Billing Statement Copy: \$5.00 per copy requested</b> <b>Research Fee: \$10.00 per hour</b>
<b>Penalty Fees</b>	<b>Late Payment Fee: \$25.00 for any payment that exceeds 7 days past the due date</b> <b>Returned Payment Fee: \$29.00</b> <b>Stop payment Fee: \$29.00 to add a stop, delete a stop, or change a stop on each recurring Visa per-authorized payment</b> <b>Recovery Fee: \$65.00 - \$165.00 if for whatever reason the Credit Union takes action to recover your card</b>

**How we will calculate Your Balance:** We will 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.

**Security Interest For Share Secured Visa:** You have entered into a Security Agreement which (1) grants us a security interest in the Fort Liberty FCU share that you opened in connection with your Credit Card and (2) gives us certain rights upon Default (as defined in the Agreement).

**Security for Advances and Purchases:** The Credit Union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the Credit Union.

The information about the costs of the card described in this application is accurate as of 07/01/2023. This information may have changed after that date. To find out what may have changed, call 833-984-3336, visit [MyFortLibertyFCU.org](http://MyFortLibertyFCU.org), or write Fort Liberty Federal Credit Union, P.O. Box 70240, Fort Liberty, NC 28307.

1638 Skibo Rd  
Fayetteville, NC 28303  
(910) 864-2232  
866-793-5328  
[www.MyFortLibertyFCU.org](http://www.MyFortLibertyFCU.org)

## CREDIT CARD AGREEMENT AND DISCLOSURE

This Agreement is subject to binding mandatory arbitration as set forth in your Membership Account Agreement and Disclosures. This arbitration provision substantially limits your right to bring a legal action in a judicial forum (except for matters that may be brought in small claims court as a set forth in the Agreement).

**Your Pledge of Shares and Security Interest for Your Loan Advances:** By signing an application, acceptance, or authorized use of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights under the Federal Credit Union Act; you agree that such alien is impressed as of the date that this account is opened; and you agree that we can apply the shares pledged at the time of any default on this account without further notice. ("Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial account(s), whether jointly or individually held -- regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have a vested ownership interest.Military Lending Act Partial Exception: If you or your dependents are expressly covered and entitled to the Military Lending Act then no pledge of shares or other assets shall be required on shares applies except for a shared secured credit card for which you execute a separate security agreement. Any provisions of the Agreement (below) that make the items expressly accepted in any section to the contrary also do not apply to such Loans.

This is your Agreement and Disclosure Statement with Fort Liberty Federal Credit Union. Please read it carefully and keep it for your records. It supersedes all prior Agreements and Disclosures Statements relating to your account. You do not have to sign this Agreement. Your agreement to all of these provisions, as amended from time to time, including the Card issued by us, will be shown by your application for the Card, your acceptance of the Card, or your use of the Card, whichever occurs first.

**1. Definitions.** In this Agreement, the word "Card" means either one or more VISA credit cards and any duplicates, renewals, or substitutions we issue. The words, "you," "your," and "yours" mean all cardholders (borrowers or co-borrowers); anyone any cardholder permits to use the Card(s); as well as any authorized user for whom an additional Card(s) is issued to the extent of their purchases and cash advances, as well as transactions by anyone they permit to use the Card(s). The word "cardholder" means any applicant or co-applicant to whom a Card is issued by us. The word "Credit Union," "we," "us," and "our" mean Fort Liberty Federal Credit Union. The words "Convenience Checks" mean one or more checks that we may send to you to access your Credit Card Account. "Applicable Law" shall include: "(i) U.S.A. Inc. Bylaws, Visa U.S.A. Inc. Operating Regulations, Visa U.S.A. Inc. Certificate of Incorporation, Visa International Bylaws, and Visa International Operating Regulations; and (ii) any and all laws, treaties, rules, regulations, or regulatory guidance of the government of the United States, any state thereof, or of any applicable foreign government or state thereof, as the same may be amended and in effect from time to time.

**2. Security Agreement.** "Non-Purchase-Money Security Interests" payments on your Account are secured by your security interest in any property securing your other obligations to the Credit Union, whether existing now or in the future, except your household goods and your primary residence. "Purchase-Money Security Interests" You hereby grant Credit Union security interest in all property purchased/acquired by you or any authorized user pursuant to the use of this Account, including a purchase-money security interest in any household goods purchased/acquired with an extension of credit upon this Account. These Purchase-Money Security Interests shall secure faithful performance of all obligations arising under this Agreement; and the Credit Union shall have all of the rights of a secured party in accordance with Article Nine of the Uniform Commercial Code and/or other applicable law.

**3. How to Use this Account.** You must sign the Card in order to use it. You can purchase or lease goods and services ("Purchases") from any merchant who honors your Card up to your maximum credit limit by presenting your Card and signing a sales slip or writing a Convenience Check for the amount of the Purchase. You may also use your Card to obtain cash loans ("Cash Advances") up to your maximum credit limit from the Credit Union, financial institutions that accept the VISA credit card, and by use of preprinted Convenience Checks that the Credit Union may issue to you. You agree not to present your Card, obtain a Cash Advance or write a Convenience Check for any extension of credit in excess of your available Credit Limit (the difference between your outstanding balance and your maximum credit limit) on your account. Certain purchases and cash advances require authorization prior to completion of the transaction. In some cases, you may be asked to provide identification for our system; if our system is unable to identify you on a transaction, even though you have sufficient credit available. Also, for security reasons, we may block the use of your Card in certain situations, which could include merchants, countries, or geographic areas. We will have no liability to you or others if any of these events occur. At our discretion, we may change your credit limit at any time, and may provide separate limits for purchases and for cash advances. We will notify you if we, either by mail or through your monthly billing statement. You may request a change to your credit limit by contacting the Credit Union by telephone or mail. Your continued use of the Card will constitute your agreement to any such increase in interest rate on your credit limit; you must notify Credit Union in writing. Upon receipt of such notice, your credit limit will be reduced to its prior limit; however, you will be responsible to pay any amounts by which you have exceeded the reduced limit. You authorize us to honor any Purchase or Cash Advance you make by telephone or mail on this account. You agree that a signature is not necessary as identification in such cases. We reserve the right to refuse to honor any request for credit, to reduce your credit limit or terminate your account at any time using our sole discretion, based on changes in the economy, the Credit Union's financial condition, your creditworthiness or for any other reason not prohibited by law.

**4. Transaction Involving Cryptocurrencies Prohibited.** Due to the many risks associated with cryptocurrencies such as Bitcoin we have blocked all transactions involving cryptocurrencies. This means that you will not be able to perform any transaction involving cryptocurrencies with any Card issued by us.

**5. ATM Access.** If you have received a personal identification number (PIN), you may use your Card and PIN to obtain Cash Advances at any Automatic Teller Machine (ATM) that accepts your Card. Your PIN is confidential and should not be disclosed to anyone. You agree not to write your PIN on your Card, you will not keep your Card and PIN together, and you will not provide your PIN to anyone who is not an authorized user. Except as otherwise provided in this agreement, advances through ATM access will be treated as Cash Advances under this Agreement. Advances at authorized ATMs are limited to a total of \$500.00 during any 24-hour period. The total of all cash advances on your Visa account and any withdrawals from your other accounts through an ATM in any 24-hour period may be combined for the purpose of this limitation. Although we do not charge a fee for this service, others may. Owners of ATM's that we do not own may charge fees in addition to any fees disclosed in this Agreement. This is not a fee charged by your Credit Union; however, any such fee will be added to your account. The party charging the fee is required to provide appropriate disclosures to you with regard to any such fees. 6. Maximum Credit Limit. At the time of approval, you will be notified in writing of your Credit Limit and on your monthly statement. At our discretion, we may change your credit limit at any time, and may provide separate limits for purchases and for cash advances. We will notify you if we do, either by mail, through your monthly billing statement, or electronically. You may request a change to your credit limit by contacting the Credit Union by telephone or mail. Your continued use of the Card will show your agreement to any such increase. If you object to an increase in your credit limit, you must notify Credit Union in writing. Upon receipt of such notice, your credit limit will be reduced to its prior limit; however, you will be responsible to pay any amounts by which you have exceeded the reduced limit. You agree to pay any amounts you owe that exceed your maximum credit balance upon demand. You agree we are not obligated to provide a credit limit extension to you, or to increase your credit limit. You may request your Maximum Credit Limit, or for any amount if your outstanding balance already exceeds your Maximum Credit Limit. Any increase in your Maximum Credit Limit requested by you will require you to make a written application for our approval. In assessing your credit limit under the provisions in this Section (either at our discretion or upon request): (a) we may and you authorize us to review your credit history, including consumer credit reports; (b) you authorize us to have this review made by third parties to determine whether you meet the criteria we set for such an increase; and (c) this process shall be considered prescreening under the Fair Credit Reporting Act or other applicable laws or regulations based on our existing relationship and this Agreement. You agree that the Maximum Credit Limit will at no time exceed the agreed upon amount, and that any credit balance will not be available or increase the Maximum Credit Limit available for new purchases or cash advances during any billing cycle.

**7. Money Transfer Services:** You will have access to Money Transfer Services upon your successful enrollment in the Money Transfer Services Program (MTS). You may use your Card to transfer funds to, or receive funds from, any Card that has been enrolled in MTS by another Participant. The minimum Transmittal Amount is \$1.00, and the maximum Transmittal Amount is \$2,000.00. You may not transfer more than \$2,000.00 per day or more than \$10,000.00 per month. In addition, you may not receive more than \$2,000.00 per day or \$10,000.00 per month. We may increase or

