

TERMS AND CONDITIONS

In signing and returning this offer to apply to Listerhill Credit Union (herein referred to as Credit Union), I certify that I have read this new offer, and the information I have provided is true and correct to the best of my knowledge. I also certify that I am at least 18 years of age and a United States citizen or a permanent resident alien of the United States, and I have the ability to repay future balances. I also authorize Credit Union to review my credit and employment history and any other information afforded to Credit Union by law in order to process my invitation certificate. I understand that the credit line on this account will be determined after a review of my invitation certificate by Credit Union and will be based on various factors, including income. The minimum approved credit line is \$5,000. Credit Union maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if I do not meet Credit Union's standards for creditworthiness; b) my name and/or mailing address have been altered; c) Credit Union receives my response after the offer has expired; or d) my income reported on this response certificate is insufficient to support the opening of this account. I understand I have the right to review my credit history by contacting the credit reporting agencies.

Credit Union may change the APRs, fees and other terms of your account at any time in accordance with applicable law and the Account Agreement, which we will send you when your account is opened. Factors we may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on accounts with Credit Union and other creditors. To the extent allowed by law, the new terms will affect all outstanding balances.

This offer to apply is nontransferable and is void to residents of GU, PR, VI and all other U.S. dependent areas. The terms of this offer may not be applied to existing Credit Union accounts.

CA Residents: If you are married, you may apply for a separate account. **NY, RI and VT Residents:** We may order credit reports in connection with processing applications/solicitations and any update, renewal or extension of credit. Upon request, we will tell you the name and address of any consumer reporting agency that furnished a report on you. You consent to the obtaining of such reports by signing or otherwise submitting an application or solicitation. **OH Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **WI Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

If you are applying for a balance transfer(s): Balance transfers are contingent upon issuance of your account with us. You authorize Credit Union to charge your approved Credit Union credit card account for the amount(s) indicated on your Acceptance Certificate. Balance transfers are processed in the order listed on your Acceptance Certificate. The total amount of your request(s) cannot exceed your available credit. If your request(s) exceeds the amount we approve, we may either decline the request or send less than the full amount to your designated payee. Continue to make payments on your other accounts until you have confirmed the balance transfer(s) has been received. You cannot transfer balances to pay off other accounts issued by Credit Union.