

LOGIX CREDIT CARD - IMPORTANT INFORMATION

LOST OR STOLEN CREDIT CARDS. Contact us **AT ONCE** if you believe that your Card or PIN has been lost or stolen or that someone has used it or may use it to withdraw or transfer money without your permission. Telephoning is the best way of keeping your possible losses down. **To Report Lost or Stolen Cards or for Customer Service Call (Toll-Free) 1-800-328-5328** and speak to a Logix Federal Credit Union, (hereafter "Logix", "we", "our" or "us") member service representative.

LATE FEE AND OVERDRAFT PROTECTION FEE. We may accept late payments or partial payments without losing any of our rights under this Agreement. **Late Fees** are assessed if your payment is received after the scheduled **Payment Due Date**. For payments received past due, you agree to pay a Late Fee of \$15 for balances under \$100; \$20 for balances \$100-\$500; \$25 for balances over \$500. Your late fee may be up to \$30 if you are late more than one time during a six-month period. See "How Your Interest Charges are Computed" and "How to Avoid Paying Interest on Purchases" for additional information. **Overdraft Protection.** If on any day, the funds in your checking account are not sufficient to cover checks and/or other items posted to your account, we may but shall not be required to pay overdrafts against your checking account by transferring funds from your Logix Credit Card account, provided sufficient credit is available in accordance with the terms of your Logix Credit Card Agreement. The **overdraft fee** is \$4 per transaction.

FOREIGN CURRENCY CONVERSION AND CROSS-BORDER TRANSACTIONS. Foreign currency transactions will be converted into U.S. Dollars using either a wholesale exchange rate or government-mandated exchange rate as selected by the credit card Network on the date the transaction is processed, which may be a date different from the date the transaction occurred or was posted to your account. A Fee of 0.2% is charged for the foreign currency conversion, which is added to the converted U.S. Dollar amount debited to your account. Additionally, all transactions conducted or processed outside of the U.S.A. and its territories, foreign military bases, embassies, and consulates, (Cross-Border transactions), whether conducted in foreign currency or U.S. Dollars, will be assessed a fee of 0.9% of the U.S. Dollar amount. Logix Federal Credit Union has no control over the conversion rate used or fees charged by the credit card Network.

PENALTY RATE - Credit Cards Not In Good Standing. If your minimum required payment is more than 60 days late at any time, we will increase the Annual Percentage Rate, after such notice to you as is required by law to **17.99%** (Daily Periodic Rate **0.0493%**). We will apply the Penalty Rate to your entire Account balance and to any future transactions. If you make six (6) consecutive periodic payments on time after the date we applied the Penalty Rate, we will reinstate your regular rate.

AUTOMATIC PAYMENT OPTION. If you have elected Automatic Payment (or "AutoPay"), Logix will automatically deduct and transfer your monthly credit card payment from your designated Logix checking or savings account on the Payment Due Date. You agree that we may adjust the automatic payment amount each month to agree to either the minimum monthly payment, or "payment in full," as authorized by you. If sufficient funds are not available in your designated checking or savings account to satisfy the total amount of the payment when due, we will **take whatever funds are available each processing day until the minimum payment is satisfied**. If due to insufficient funds we do not transfer funds to make your required payment, you will be responsible to ensure that the required payment is made. Such automatic payments are voluntary, are not a condition in granting you a Logix Credit Card, and can be withdrawn by you at any time. Refer to your Logix Credit Card Agreement and Disclosure for additional information.

INFORMATION REPORTED TO CREDIT BUREAUS: If you believe that information we have reported to consumer credit reporting agencies (credit bureaus) regarding your account is inaccurate or incomplete, please notify us in writing at **Logix, 2340 Hollywood Way, P.O. Box 6999, Burbank CA 91510**.

HOW YOUR INTEREST CHARGES ARE COMPUTED. Monthly **INTEREST CHARGES** are computed each billing period by multiplying the Average Daily Balance on your account by the applicable Daily Periodic Rate (the Annual Percentage Rate divided by 365) and then multiplying this figure by the number of days in the billing period.

Average Daily Balance. We take the beginning balance of your account each day, add any new purchases and advances, and subtract any payments or credits and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance."

HOW TO AVOID PAYING INTEREST ON PURCHASES. In order to avoid interest charges on new purchases, you must pay the entire New Balance shown on the statement by the scheduled Payment Due Date. If you do not pay in full the New Balance shown on the statement by the Payment Due Date, all new purchases will accrue interest charges at the daily periodic rate from the date of the purchase until the closing date of the billing cycle. Cash advance transactions begin to accrue interest charges from the posting date.

YOUR BILLING RIGHTS; SUMMARY

What To Do If You Think You Find a Mistake On Your Statement.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL. If you think there is an error on your statement, write to us at:

Logix, 2340 Hollywood Way, P.O. Box 6999, Burbank, CA 91510

In your letter, give us the following information: (1) Account information: Your name and account number (2) Dollar amount: The dollar amount of the suspected error. (3) 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. 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.

While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount. (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance. (4) We can apply any unpaid amount against your credit limit.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASE.

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 our current mailing address, and the purchase price 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 the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Logix, 2340 Hollywood Way, P.O. Box 6999, Burbank CA 91510. 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 your account as delinquent.

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Address Change Request		
Account Holder Name(s) _____	Account Number(s) _____	
New Residential Street Address (<i>No P.O. Boxes</i>) _____	City, State, Zip _____	Old Address _____ City, State, Zip _____
Mailing Address (<i>if different than Above - P.O. Box is Permitted Here</i>) _____	City, State, Zip _____	E-mail Address _____
(_____) New Home Phone Number	(_____) New Work Phone Number	(_____) New Mobile Phone Number
This Address Change Request is for (<i>please check one</i>): <input type="checkbox"/> Account Holder only - or - <input type="checkbox"/> Both Account Holder <u>and</u> Joint Account Holder		
Signature _____	Date _____	Effective Date _____
Automatic Payment Options		
<input type="radio"/> Transfer my credit card payment automatically from my Logix <input type="checkbox"/> Checking or <input type="checkbox"/> Savings account beginning with my next payment, as follows: <input type="checkbox"/> Transfer a fixed amount of \$ _____ each month, or <input type="checkbox"/> Transfer a my "payment in full" each month.		
<input type="radio"/> I want to set up automatic payment from another financial institution – Please send me information.		