BECU Consumer Credit Card Agreement

Welcome to your Account.

Please read and save this important information about your consumer credit card account (the "Account") with Boeing Employees' Credit Union ("BECU"). This BECU Consumer Credit Card Agreement ("Agreement"), along with the Consumer Credit Card Rate and Fee Disclosure, describes the terms of the Account. We have agreed to lend you money as described in this Agreement, and you agree to pay us back, along with interest and fees. The Account may be used for open-end credit card extensions for personal, family, or household purposes only, including as accessed by a Visa® credit card ("Card"). Accounts subject to this Agreement include the Lift Low Rate Credit Card, Rise Cash Back Credit Card, Elevate Rewards Credit Card, and any Secured Credit Card. Please read all parts of this Agreement and any additional terms and conditions carefully, and keep them for your records. If you have any questions, please contact us at 800-233-2328.

Your use of the Account, including but not limited to the Card, constitutes your acceptance to be bound by this Agreement. You also agree to be bound by any additional terms and conditions governing your relationship with BECU or your use of any BECU feature, product, or service, each as amended from time to time and as are incorporated herein by reference. For example, additional terms and conditions related to the Account, including important information about annual percentage rates and certain fees, are found in the BECU Consumer Lending Rates and Related Disclosures (the "Disclosures") that are provided in connection with your application for an Account, and the "Rates and Fees Disclosure" provided with your Account opening materials. In this Agreement, "we," "us," and "our" mean BECU. "You" and "your" mean any person who holds an Account.

SECURITY AGREEMENT FOR ALL ACCOUNTS. As a condition for opening and maintaining a Lift Low Rate Credit Card, Rise Cash Back Credit Card, Elevate Rewards Credit Card, Secured Credit Card, or any other BECU Credit Card Account, you agree to grant us a first priority security interest, as a security for all credit advances made under this Agreement, in all of your withdrawable BECU shares, deposit accounts, and certificates of deposit in which you have a current or future interest, as well as in each product that the Account is used to purchase under this Agreement. See the Security Agreement section of the Agreement below for additional terms and conditions related to our security interest.

SECURITY AGREEMENT FOR SECURED CREDIT CARD ACCOUNT. In addition to the security interest you grant us above, as a condition for opening and maintaining a Secured Credit Card Account, you agree to grant us a first priority security interest in, and set over to us all of your right, title, and interest in, funds now or subsequently deposited to your BECU Collateral Account, together with all renewals, substitutions of, and additions and proceeds of the BECU Collateral Account and funds held in it. See the Security Agreement section of the Agreement below, as well as your separate Security Agreement for Secured Credit Card Addendum to the Credit and Security Agreement for additional terms and conditions related to our security interest in your BECU Collateral Account.

Your Account

Important Information	What it means
Your Liability	You are liable to us for, and promise to pay, all amounts due on your Account, including amounts owed for transactions you or an Authorized User makes, transactions that others make if you or an Authorized User permit them to use your Account, and any associated fees and interest charges. You agree that you, your Authorized Users, and any other party authorized to use the Account will use the Account in compliance with applicable law. If you use the Account in violation of this Agreement or applicable law, the Agreement still applies and you must pay us for related transactions and any damages and/or expenses.
Credit Limit	We will establish a credit limit on the Account. We may increase or decrease your credit limit at any time and for any reason, subject to applicable law. We will notify you of the amount of your credit limit and if it changes. You agree not to exceed your credit limit. If we do allow you to exceed your credit limit, that does not mean we must do so in the future, and you agree to pay us any amounts in excess of the credit limit, and applicable interest charges, immediately.
Accountholder Eligibility	To open an Account, you must be a BECU member and at least 18 years of age.
Authorized Users	You may request to add "Authorized Users" to your Account if you have the permission of the Authorized User to be added and to provide personal information we may reasonably request from them from time to time. We will approve the addition of, and may terminate, Authorized Users in our discretion. We may issue a Card to an approved Authorized User. Authorized Users are not authorized to request balance transfers or engage in other Account management functions. We may restrict Authorized User activities in our discretion. We may report an Authorized User's use of the Account to consumer reporting agencies under their name. You are responsible for any use of your Account by an Authorized User or anyone else that you permit to use your Account. If you authorize a person, including an Authorized User, to use your Card and you don't tell us when the person's use of your Card becomes unauthorized, associated transactions may be considered authorized, and you will be liable for the transactions if you failed to warn us to block the transactions. If you think someone used your Account without permission, or outside the scope of your permission, tell us immediately by calling 206-439-5700 or outside Seattle at 800-233-2328 (both

Important Information	What it means
	numbers also printed on the back of your Card and on your periodic statement). If we approve an Authorized User, you remain responsible for communications with, and for controlling the conduct of, the Authorized User with regard to the Account. You must notify us if you want the Authorized User to stop using the Account. You also are responsible for getting any cards, checks or other means of accessing your Account from the Authorized User. If you or we terminate an Authorized User, we may close your Account and open a new Account with a different account number.
Change in Terms	You agree that we may change this Agreement and any associated benefits, rewards, services, or features at any time and for any reason in our sole discretion, subject to applicable law. If required by law, we will give you advance notice of the change and provide you with the right to reject the change. Subject to applicable law, we consider that you have accepted changes if you use the Account after the effective date of the changes provided to you in any notice of changes.
Default	You will be in default under this Agreement if any of the following occur (each condition a "Default"): • You do not make on-time payments as required by this Agreement; • You exceed your credit limit without our permission; • You become subject to bankruptcy, incompetency, or insolvency proceedings, or you die; • We believe (in our sole discretion, subject to applicable law) that there has been an adverse change in your financial condition or at any time we reasonably deem as insecure our ability to be repaid for amounts you owe us under this Agreement or any other agreement you have with BECU; • You make any untrue statements or omissions, provide false signatures, alter any document furnished to BECU (by adding, deleting, or otherwise changing language in the document) or fail to provide us any financial information we reasonably request to manage your Account; • Any of your payments to us are dishonored by another financial institution for any reason; • You no longer meet the accountholder eligibility requirements of this Agreement; • You violate or fail to comply with any term of this Agreement or any other agreement you have with BECU; or • You no longer qualify for BECU membership. If you Default, we have the right, subject to applicable law, to terminate or suspend your Account and to require the immediate repayment of any outstanding obligations under this Agreement. Additionally, we may exercise our security interest rights as set forth in the Security Agreement section of this Agreement.
Account Closure	You or we may close your Account at any time. If your Account is closed, you agree that it will not relieve you of your obligations to us, and that you must immediately pay all sums due to us. This Agreement will remain in full force and effect until you pay us those sums. If you do not pay us immediately, outstanding balances will continue to accrue finance charges and other fees or charges. Additionally, we may exercise our security interest rights as set forth in the Security Agreement section of this Agreement. If your Account is closed, you agree to return to us or destroy your Card(s), and that you will not attempt to make new transactions—and that doing do may result in additional charges. You further understand and agree that it is your sole responsibility to terminate your authorization of all recurring transactions you may have scheduled with merchants or other third parties using the Account. You can close your Account by calling us at 206-439-5700 (Seattle) or 800-233-2328 (outside Seattle), or writing to us at BECU P.O. Box 97050, Seattle, WA 98124-9750.

SECURITY AGREEMENT

Important Information	What it means
Security Interest in Shares and Deposits	**As a condition of opening and maintaining this Account, you agree to pledge and grant us a consensual security interest in all your withdrawable individual and joint BECU share accounts, deposit accounts, and certificates of deposit in which you have an interest, now and in the future, as security for all credit advances made under this Agreement. However, this pledge will not apply to retirement or other accounts to the extent that applicable law precludes the pledge of such accounts. You agree that we need not retain or possess any certificate or evidence of account to enforce our security interest. You authorize us, without further notice to you, to apply the balances in these account(s) to pay any amounts due on the Account if you Default.**
Security Interest in Purchased Goods	**As a condition of opening and maintaining this Account, you agree to pledge and grant us a consensual security interest in each product and good that the Account is used to purchase under this Agreement. This security interest will remain in full force and effect as long as there is an outstanding balance on the item purchased. If you Default, we may take possession of this property (you promise to give it to us if we ask) and sell it to satisfy your debts and obligations. You agree that 10 days is reasonable time to give you notice of any such sale.**
Security Interest in Other Collateral	**As a condition of opening and maintaining this Account, you agree to pledge and grant us a consensual security interest in any collateral securing separate loans you may have with BECU. However, this pledge will not apply to loans secured by real property or a dwelling. If you Default, we may take possession of this property (you promise to give it to us if we ask) and sell it to satisfy your debts and obligations. You agree that 10 days is reasonable time to give you notice of any such sale.**
Secured Credit Card	**In addition to the other security interests you agree to above, if you have a Secured Credit Card Account, you agree to grant us a first priority security interest in, and set over to us all of your right, title, and interest in, funds now or subsequently deposited your BECU Collateral Account, together with all renewals, substitutions of, and additions and proceeds of the BECU Collateral Account and funds held in it. Additional details about our security interest in, and the terms and conditions of, the BECU Collateral Account, are set forth in your separate Security Agreement for Secured Credit Card Addendum to the Credit and Security Agreement.**

Using Your Card Account

Important Information	What it means
Purchases	"Purchases" are transactions to buy, rent, or lease goods and services. Fees are categorized as Purchases on your periodic statements and are included in your Purchases balance.
Balance Transfers	"Balance Transfers" are transactions involving the transfer of credit balances from non-BECU accounts to your Account. Balance Transfer offers are always available to Accounts in good standing, meaning the Account is current (not delinquent) and not over the available credit limit. You may request a Balance Transfer at the time of your credit application. Subsequently, you may request a Balance Transfer online, by calling us at 800-233-2328, sending us a secure message using Messenger in Online Banking or the BECU mobile app, completing and returning one of the Balance Transfer request forms we may send you from time to time, writing to us, or visiting a BECU location. To find the nearest BECU location, please visit becu.org/locations. For each completed Balance Transfer, we will send you a confirmation that provides details about your Balance Transfer. You agree that you will not make Balance Transfers payable to cash, to you, to any individual, to a deposit account, or to any BECU non-credit card loan account. If you do make any such Balance Transfer, BECU reserves the right to convert the transaction to a Cash Advance. Most Balance Transfer requests are completed within 2-3 business days, but please allow up to 10 business days for the payee to receive payment. Remember to pay at least the minimum amount due to your other lender until the Balance Transfer payment posts. See the Other Fees and Charges section of this Agreement for the fee charged for Balance Transfers. Interest on Balance Transfers is calculated, and the Grace Period is applied, in the same manner as it is for Purchases.
Cash Advances	"Cash Advances" are transactions involving the use of the Account to obtain cash or cash-like items or services, as well as transactions coded by a merchant as a cash advance, including, but not limited to, transactions: • To purchase traveler's checks, foreign currency, money orders, wire transfers, virtual currencies, or similar. • To purchase lottery tickets, casino gaming chips, racetrack wagers, or similar betting transactions. • To make person-to-person money transfers and currency transfers, including those involving payments using a third-party service and not made directly with a merchant or its service provider (e.g., bill

Important Information	What it means
	payer). • To get cash from an ATM, financial institution, or other location. • To get cash or pay someone using a check we offer for that purpose. See the Other Fees and Charges section of this Agreement for the fee charged for Cash Advances. There is no Grace Period for Cash Advances. Interest begins to accrue as of the date a Cash Advance is posted to your Account.
Foreign Transactions and Foreign Exchange	You may use your Account to make "Foreign Transactions," which are transactions made in a foreign currency. If you make a Foreign Transaction, Visa will convert the transaction from the foreign currency to U.S. Dollars. The exchange rate will be selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The currency conversion rate at the time of the Foreign Transaction may differ from the rate in effect at the time the Foreign Transaction is posted to your Account. Visa's exchange rate procedures may change without notice.
Promotions	"Promotions" include introductory offers made available to you at Account opening if you have not previously received a BECU credit card, and other offers for which you may become eligible after you establish an Account.
Authorization of Transactions	We authorize transactions at our discretion, and honoring a transaction in one instance does not guarantee that we will honor similar transactions in every instance. For example, if we determine a transaction is unlawful or poses an undue risk of fraud or other illegality, we may not honor that transaction. We are not responsible for any losses associated with a transaction that we decline to authorize.
Merchant Refunds	If a merchant provides a refund to your Account, it will post to your Account as a credit. We do not have control over merchant refunds, but we will choose how to apply the refund credit to your Account balances. If you believe that a refund credit has not been applied properly, please contact us at P.O. Box 97050, Seattle, WA 98124-9750, or phone us at 206-439-5700 or (outside Seattle) at 800-233-2328.
Recurring Authorized Transactions	If you authorize a merchant or other person to charge your Account for transactions on a recurring basis, you must notify the merchant if you want to discontinue these transactions, your Account is closed, or your Account or Card information changes. Note, though, that BECU may use the Visa Account Updater ("VAU") service for Visa Cards, which would automatically update your card-on-file information at participating merchants if certain of your Visa Card information changes. BECU reserves the right to terminate or suspend, or reinstate, the functioning of the VAU service for one or more individual Visa Cards, in BECU's discretion at any time, and without prior notice. If you have questions about the VAU service or would like to opt-out of this service, please contact us at P.O. Box 97050, Seattle, WA 98124-9750, or phone us at 206-439-5700 or (outside Seattle) at 800-233-2328. Opt-outs are completed within 5-7 business days after request.

Paying Us Back

Important Information	What it means
Payment Instructions	Your payments must comply with the following requirements: • Payment must be in U.S. dollars. • You may make a payment only: by mailing a check, by making an electronic payment from a credit union or bank deposit account, or, if you are in Washington state, by hand-delivering a check to a BECU teller in BECU offices authorized to accept such payments (see below). • If you pay by check, you must not use a check dated after the date we receive it, you must not include more than one check per envelope, and you must not include any restrictive endorsement. • Payments mailed by check must be sent to: Card Services, P.O. Box 84707, Seattle WA 98124-6007. • You must follow any additional payment instructions we provide on your periodic statement. If you do not comply with these payment instructions, we may not accept your payment. If we do, there may be a delay in crediting the payment to your Account. Also, we do not guarantee that we will accept such a non-compliant payment in the future. Not following the payment instructions may result in late fees or additional interest charges on your Account, or Default. If we receive your check or electronic payment before 5 PM Pacific Time on any business day, your payment will be considered made, and we will credit it to your Account, as of that date. Payments received on or after 5 PM Pacific Time, on a weekend, or on a federal holiday, will be considered made, and credited to your Account, as of the next business day.

Important Information	What it means
	Payments that, prior to the close of business, you hand-deliver to a teller inside certain BECU Financial Centers (labelled as having "Tellers available" in the list of offices at https://www.becu.org/locations/all-locations) in Washington state will be credited to your Account that day.
Periodic Statements	We will send you a periodic statement for any billing cycle where your Account has a balance or any kind of activity (like purchases or payments), or if we charge you interest or fees. The statement will show your transactions, payments, interest, fees, and other important details.

Minimum Payment	You agree that, on or before the due date indicated on your periodic statement, you will pay at least the minimum payment that is specified on the periodic statement. Your minimum payment is equal to:
	• The greater of (1) any amount past due; or (2) the amount by which the "New Balance" (defined below) exceeds the credit limit; plus
	• One of the following amounts, as based on the amount of your New Balance:
	  ○ **The New Balance**, if it's less than $25.
	  ○ **$25**, if the New Balance is $25 to $1,000.
	  ○ **2.5% of the New Balance** rounded down to the nearest whole dollar, if the New Balance is greater than $1,000.
	
	A credit posting from a merchant or reversal of fees does not constitute your making of a minimum payment.
	
	Your "New Balance" is the sum of all of the unpaid Purchases, Cash Advances, Balance Transfers, finance charges, late payment fees, and any other fees or charges outstanding at the end of the billing cycle.

Payment Allocation	Payments up to the minimum payment will be allocated at our discretion, including to pay off lower rate balances, such as promotional offers, before higher rate balances, such as standard Cash Advances or Purchases. Payments in excess of the minimum payment will be allocated according to law, which will generally result in allocation to higher rate balances first.
Credit Balance	If a credit balance in excess of $1 is created on the Account (as the result of a transmittal of funds to BECU in excess of the total balance due on your Account, through rebates, through receipt of amounts otherwise owed to or to be held for your benefit, or otherwise) BECU will: **(1)** credit the amount of the credit balance to your Account; **(2)** refund any part of the remaining credit balance to you within 7 business days after we receive your written request for this refund at P.O. Box 97050, Seattle, WA 98124-9750, or phone us at 206-439-5700 or (outside Seattle) at 800-233-2328; **(3)** in the absence of a request from you for a refund, make a good faith effort to refund by cash, check, or money order to you, or by credit to your deposit account, any part of the credit balance in excess of $1 that remains in your Account for more than six months. (Please use BECU's Online Banking portal (accessible via www.becu.org) to keep your address information up to date, as we may not take further action if your current location is not known to us.) Credit balances that we are unable to return to you may be subject to escheatment under state law, depending upon the length of time they remain in your Account.

Interest Charges

Important Information	What it means
Annual Percentage Rate (APR)	We use APRs to calculate the interest charges applicable to your Account. Different APRs may apply to different types of transactions. We will disclose your APRs on your Rates and Fees Disclosure.
Variable APR	We use a variable APR, which is an APR that can change each billing period, to calculate certain interest charges applicable to your Account. To calculate the variable APR, we first take the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the first business day of each month (if The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may substitute another index, subject to applicable law). Then we add a margin to the U.S. Prime Rate. Based on this calculation, your APR can change on the first business day of any billing cycle, based on changes to the U.S. Prime Rate. An increase in the variable APR may result in having to pay a higher minimum payment due. The margin and the corresponding APR currently applicable to your Account will be disclosed in your Rates and Fees Disclosure.

Important Information	What it means
Introductory or Promotional APR	Promotions may be subject to introductory or promotional APRs. Any introductory rate, and the date on which this rate will cease to be in effect, will be stated on the Rates and Fees Disclosure provided to you when you open your Account. Promotional rates may also be offered to you before promotional rate periods, in compliance with applicable law. A notice of a promotional rate also will specify the date on which the promotional rate will cease to be in effect and the rate applicable at the conclusion of any promotional rate period.

Calculation of Interest Charges	To calculate the interest applicable to your Account each billing period, we multiply the "Average Daily Balance" (as described below) for each transaction type by the number of days in the billing cycle, then multiply by the "Daily Periodic Rate" (the applicable APR divided by 365) for each transaction type and add those amounts together. Each transaction type may be subject to different Daily Periodic Rates, and the same transaction type may be subject to different Daily Periodic Rates if, for example, an APR has been changed or there is a Promotion balance.
	
	We calculate the Average Daily Balance as follows:
	
	• First, we calculate the "Daily Balances" for each transaction type by:
	  ○ Taking the beginning balance of your Account each day,
	  ○ Adding any new transactions as of the date those charges are posted to your Account,
	  ○ Subtracting any additional payments, credits, and unpaid interest and fees or other charges, and
	  ○ Making any additional adjustments as appropriate, subject to applicable law (e.g., for a disputed charge, treating a less than zero balance as a zero balance).
	• Then, we calculate the Average Daily Balance by:
	  ○ Adding up each of the Daily Balances for the billing cycle, and
	  ○ Dividing by the total by the number of days in the billing cycle.
	
	If you paid the entire New Balance shown on the previous billing cycle's periodic statement by the payment due date shown on that periodic statement, then the portion of the New Balance shown on the current periodic statement that is paid by the payment due date shown on that periodic statement will be excluded from the calculation of the Average Daily Balance.
	
	If you do not pay the entire New Balance on or before the payment due date for each periodic statement, the unpaid portion of the New Balance will accrue interest beginning on the first day of the billing cycle in which the payment is due.

Grace Period	You won't incur any interest charges on Purchases or Balance Transfers if you pay the entire New Balance shown on your periodic statement on or before the payment due date shown on your periodic statement each billing cycle. This is called a "Grace Period" on Purchases. If you don't pay your New Balance in full by the payment due date shown on your periodic statement, interest charges will be incurred on your Purchases and Balance Transfers from the date they're posted to your Account. You also won't have a Grace Period again unless you pay your entire balance in full. There is no Grace Period for Cash Advances. Interest charges will be incurred on Cash Advances from the date they are posted to your Account until they are paid in full.

Other Fees and Charges

Important Information	What it means
Balance Transfer Fee	A Balance Transfer Fee of 4% of the Balance Transfer amount will be imposed.
Cash Advance Fee	A Cash Advance Fee of 5% of the Cash Advance amount will be imposed
Late Payment Fee	A Late Payment Fee will be imposed if you do not make a minimum payment by the payment due date. See Rates and Fees Disclosure for the amount of the Late Payment Fee.
Returned Payment Fee	A Returned Payment Fee will be imposed if any check, instrument, or other item given as payment on your Account is uncollectible or is dishonored for any reason. Unless otherwise required by law, we do not have to attempt to collect any payment instrument more than once. See Rates and Fees Disclosure for a description of the amount of Returned Payment Fee.
Card	A Card Replacement Fee of $5.00 may be assessed when you request the replacement of a Card for any reason, including if it has been lost, stolen, or destroyed.

Important Information	What it means
Replacement Fee	
Card Recovery Assessment	If: 1) you use your Card after a Default, and 2) we must pay any fees to a third party who recovers the Card for us, then a Card Recovery Assessment equal to the amount of the fee we paid to the third party for recovery will be imposed and added to the balance you owe to us.
Copy Request Charge	A Copy Request Charge of $3.00 may be imposed for copies of each document that you request in connection with this Account, other than those provided in response to a billing error notice under the Fair Credit Billing Act.
Reformation of Fees, Charges and Other Provisions	If any fee or charge, or any portion thereof, including but not limited to a finance charge or method of computing a finance charge, or if any other provision of this Agreement, would but for this sentence be unlawful, the language of this Agreement will be automatically reformed to eliminate any excessive or unlawful portion of such fee or charge and any such unlawful provision.

Miscellaneous

Important Information	What it means
BECU Rewards Program	You agree that if you open an Account eligible for rewards under BECU's rewards programs, you will be subject to the BECU Cash Back Visa Program Rules, Terms and Conditions, or the BECU Elevate Rewards Visa Program Rules, Terms and Conditions.
Enforcement	BECU may delay enforcing any right under this Agreement without losing that right or any other right. In its sole discretion, BECU may charge and collect a lesser amount than that specified in this Agreement or in a related agreement or disclosure. The collection of such a lesser amount will not bar BECU from renewing the collection of the full amount as so specified. In the event you die, we can collect any amounts outstanding on the Account as immediately owed against your estate or against anyone who obtained an advance under this Agreement. You agree to pay all reasonable costs, including attorneys' fees, that we incur in collecting amounts you owe to us, subject to applicable law. All of these costs and expenses may be added to your debt and a finance charge may be imposed on them at the second-highest rate applied to any of your transactions, except to the extent that liability for such costs, expenses or finance charge is explicitly and specifically limited or prohibited by applicable law. Our security interests under the Security Agreement section of this Agreement also secure payment of all these amounts.
Assignment	We have the right to assign and transfer our rights under this Agreement and any amounts you owe. You do not have the right to assign or transfer any of your rights, duties, or obligations under this Agreement.
Notices and Changes to Your Information	We will send all notices and statements to you at the last address in our records. You agree to advise us promptly if you change your mailing address. You also agree to notify us immediately if any of the personal information you provided at Account opening changes. Members can update their address via BECU's Online Banking portal (accessed via www.becu.org). If you want to communicate with BECU (other than to make a payment), call BECU at 206-439-5700 (Seattle) or 800-233-2328 (outside Seattle) or write to us at: Customer Service P.O. Box 97050, Seattle WA 98124-9750.
Communications	You agree that we, our service provider, and anyone we authorize for Account communications purposes may contact you at any phone number, email address, or mailing address you provide, or we obtain in other ways. We may contact you by live operator, auto-dialer, recorded or artificial voice, text, or email. You agree to pay any charges from your plan provider for communications we send to you, as well as communications you send to us. We may use voice recognition technology to verify your identity when you call. We may capture and store your voiceprint for this purpose, and we also may monitor and record any calls between you and us.
Credit Reporting	By submitting an application for a credit card, you authorize BECU to obtain consumer reports and related information about you from one or more credit reporting agencies and other third parties, now and in the future. You authorize BECU to use this information on an ongoing basis to evaluate your applications, validate your employment and income, and conduct periodic reviews of your BECU accounts. You also instruct and authorize BECU to use this information on an ongoing basis to advertise other products and services to you, and to build, test and improve financial advisory and other automated tools and services using artificial intelligence, and managed by BECU to support account servicing and consumer financial guidance. We may provide information about the Account, you, and any Authorized User to credit reporting agencies and others. Late payments, missed payments, or other defaults on your Account may be reflected in your and your Authorized User's credit reports. If you think we provided incorrect information, write to us and we will investigate. You agree to provide us upon our reasonable request with a current financial statement or updated credit information.
Information Sharing	You agree that we may share information about you and your Account as permitted by law. This includes information we get from you, Authorized Users, or others. Our U.S. Consumer Privacy Notice, provided separately, describes when and why we may share personal information.

Important Information	What it means
Governing Law	All payments on your Account, if made through any of the channels described in the Payment Instructions provision of this Agreement, are made only to BECU employees in Washington. Any disputes arising out of or related to this Agreement or the relationship between the parties will be governed by the internal laws of the State of Washington, U.S.A. Any action to enforce the terms of the Agreement must be brought in King County, Seattle, Washington.
Unforeseen Circumstances	Our services may be unavailable from time to time based on circumstances beyond our control, such as natural disasters, system failures, or other unpredictable events. When this happens, you may be unable to use or obtain information about your Account. We are not liable in such circumstances.
Mobile Phone and Other Device Wallets	Mobile phones and other electronic devices may allow you to store a Card, such as through a mobile wallet. This means the device may be used to make Account transactions in the same way as the Card itself. Such transactions are covered by this Agreement. Protect your devices in the same way you protect your Card to avoid unauthorized or fraudulent charges. Mobile wallets may have separate terms of use. We are not responsible for your violation of such terms or any consequences resulting from such violation.
Military Lending Act	MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please contact us at 888-244-1695.
Correction of Errors	If we incorrectly apply a payment or credit to your Account, or otherwise incorrectly pay or transfer funds to you or an Authorized User or anyone else on your behalf or on behalf of an Authorized User, or make any other error regarding your Account, you agree that we may correct the error. We may correct the error by making adjustments to your Account, requiring you to repay us for any incorrect payments, credits, or transfers, or taking other actions we determine are appropriate to correct the error.
Notices to Certain State Residents	**Notice to Ohio 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. **Notice to New York Residents**: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226- 5697 or http://www.dfs.ny.gov. **Notice to New York, Rhode Island and Vermont Residents**: A consumer report may be requested in connection with this application or for any legitimate purpose associated with the Account including but not limited to reviewing, modifying, renewing and collecting on your Account. Upon your request, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the credit report. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application. **Notice to Married Wisconsin Applicants**: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you gave 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 married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. If the credit card for which you are applying is granted, you will notify BECU if you have a spouse who needs to receive notification that credit has been extended to you. **Notice to Delaware Residents**: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Disputes and Misplaced Cards

Important Information	What it means
Lost, Stolen, or Unauthorized Use of Your Card	If you notice the loss or theft of your Card or a possible unauthorized use of your Card, you should contact us immediately at: BECU, P.O. Box 97050, Seattle, WA 98124-9750 Telephone: 206-439-5700 or outside Seattle at 800-233-2328 Hours: 7:00 a.m. - 7:00 p.m. PT Monday-Friday and 9:00 a.m. - 1:00 p.m. PT Saturday. After hours, only for use of reporting the loss, theft, or unauthorized use of your Card call: 800-449-7728 You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed $50. We may terminate or limit access to your Card if you have notified us or we have determined that your Card may have been lost or stolen, or that there may have been unauthorized access to your Card.
Your Billing Rights	**YOUR BILLING RIGHTS** **Your Billing Rights: Keep this Document for Future Use** This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act. **What To Do If You Find a Mistake on Your Statement** If you think there is an error on your periodic statement, write to us at: Research and Adjustments P.O. Box 97050 Seattle, WA 98124-9750 In your letter, give us the following information: • Account information: Your name and Account number. • Dollar amount: The dollar amount of the suspected error. • 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. • At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. 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. **What Will Happen After We Receive Your Letter** When we receive your letter, we must do two things: 1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error. 2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error: • We cannot try to collect the amount in question or report you as delinquent on that amount. • The charge in question may remain on your statement, and we may continue to charge you interest on that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit. After we finish our investigation, one of two things will happen:

Important Information	What it means
	• If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount. • If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct. **Your Rights If You Are Dissatisfied With Your Credit Card Purchases** If you are dissatisfied with the goods or services that you have purchased with your 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 your 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 Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Account do not qualify. 3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Customer Service P.O. Box 97050, Seattle, WA 98124-9750 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 you as delinquent.