LIFT LOW RATE VISA® TERMS AND CONDITIONS

Please read and retain these terms and conditions which contain important information about the BECU Lift Low Rate Visa offered in connection with the Boeing Employees' Credit Union ("BECU," "us," "we," or "our") Lift Low Rate Visa credit card. These Terms and Conditions (this "Agreement") supplement the Consumer Credit Card Agreement and Disclosures ("Credit Card Agreement"). By accepting a BECU Lift Low Rate Visa credit card, you ("Cardholder," "you," "your," and "yours") agree to be bound by this Agreement and the Credit Card Agreement. If the Credit Card Agreement conflicts with this Agreement, then the terms and conditions stated in the Credit Card Agreement will govern except this Agreement will govern in any matter relating to the BECU Lift Low Rate Visa specifically. Capitalized terms not otherwise defined in this Agreement are defined in the Credit Card Agreement. We will post any changes to the Terms and Conditions online at becu.org/forms, under the “Credit Card Management” subsection of the “Credit Cards and Loans” section. It is your responsibility to review the changed Terms and Conditions that are posted there.

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1. ELIGIBILITY AND ENROLLMENT

The BECU Lift Low Rate Visa credit card (the "Account") is sponsored by BECU and is restricted to BECU Visa Cardholders in good standing (as defined by us from time to time). You are automatically enrolled as soon as your BECU Lift Low Rate Visa credit card is opened. We reserve the right to determine in our sole discretion whether you remain eligible for enrollment or continued participation in the Program.

2. ACCEPTANCE

The terms of this Agreement are effective immediately upon your acceptance of the Account. The Account will be established in the name of the Cardholder and we will only take instructions from the Cardholder who has agreed to be bound by the Credit Card Agreement covering your Account. An Authorized User who did not participate in the credit application associated with your is not a Cardholder.

3. QUALIFYING PURCHASES

Only authorized charges for the purchase of goods or services made with your Account, less any credits for charge reversals or other refunds will count as Qualifying Purchases. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, late fees, returned check fees, service charges, over-limit fees, balance transfer fees, cash advance fees, and ATM fees), and purchases made when your Account is not in good standing. We reserve the right to determine in our sole discretion whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases.

4. PROTECTED BALANCES

When applicable, any Qualifying Purchases made during a 0.00% APR introductory offer will be placed in a protected balance and this protected balance total will never accrue interest. After the 0.00% APR introductory offer ends, any purchases made will accrue interest per the terms of your Credit Card Agreement and your Consumer Credit Card Rate and Fee Disclosure received upon Account opening.

5. CHANGES

We may, from time to time and at any time in our sole discretion amend this Agreement and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of cash back rewards, the type of transactions which qualify for cash back rewards, the type and/or value of cash back rewards, the availability of cash back rewards, the cash back rewards offerings, the expiration of cash back rewards, the imposition of an annual membership fee or the increase of any fees associated with the cash back rewards, or the number of cash back rewards which may be earned. Your continued receipt of cash back rewards does not give you any vested rights and you may not rely upon the continued availability of cash back rewards. We will post any such changes to the Agreement on the Website (www.becu.org) and it is your responsibility to review the Agreement for any such changes.

6. TERMINATION OR CANCELLATION

We reserve the right to suspend or terminate the features of the BECU Lift Low Rate Visa Program and this Agreement at any time. Our decisions regarding such suspension or termination are final. You may cancel the Account at any time by calling BECU at **206-439-5700**, or outside Seattle at **1-800-233-2328**, or by writing us of your intent to cancel at: BECU, Attn: Card Services, P.O. Box 97050, Seattle, WA 98124-9750 at least ten (10) days before the end of any billing cycle in order to cancel the Account before the next billing cycle. If we do not receive your cancellation request in time to cancel the Account for the next billing cycle, the cancellation will not be effective until the first day of the next billing cycle. If a Cardholder terminates the Account, no further purchases or transactions can be made. You will continue to be obligated to make monthly payments and comply with all of the terms and conditions stated in your Credit Card Agreement.