ISSUANCE OF A PERSONAL IDENTIFICATION NUMBER. We will issue, upon your request, a Personal Identification Number (PIN) for use with participating Automated Teller Machines (ATMs). This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your Account and all such access will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using Your Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us of the loss, theft, or possible unauthorized use by calling Us at (800) 449-7728 or by writing Us at Customer Service, P.O. Box 31112, Tampa, Florida 33633-3112. In any case, Your liability will not exceed $50.

REFUSAL TO HONOR CARDS OR CONVENIENCE CHECKS. We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Convenience Checks, or for electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Convenience Checks.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be (a) a rate 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transaction were made, but sales, cash advances, credit or other slips cannot be returned with the statement.

LOST CARDS OR CONVENIENCE CHECKS. To report lost or stolen Credit Cards or Convenience Checks, You will immediately call Us at (800) 449-7728 or write to Us at Customer Service, P.O. Box 31112, Tampa, Florida 33633-3112.

CREDITS. If a merchant who honors Your Card gives You credit for returns, cash advances, or other slip or by sending You a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if the amount is $1.00 or more refund it on Your written request or automatically deposit it to Your share account after six months.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of Wyoming, except to the extent that such laws are inconsistent with controlling federal law.

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 statement, write to Us at Customer Service, P.O. Box 31112, Tampa, Florida 33633-3112. 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 Error: Include any evidence that You believe You are entitled to a correction of the error. Describe the nature of the error and why You believe it is a mistake.

You must contact Us:

- Within 60 days after the error appeared on Your statement.
- At least three 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:

- 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 We do so, We cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the names of any adjusters, they will make good faith efforts 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 $50.00. (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. Purchase made with cash advances from an ATM or with a check that You did 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 31112, Tampa, Florida 33633-3112.

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 We owe an amount and You do not pay, We may report You as delinquent.

Whatever path you choose...

your WyHy VISA is with you.

Credit Card Agreement & Disclosure

Featuring:
- VISA Platinum Rewards
- VISA Platinum
- VISA Secured

WyHy.org

P.O. Box 20050
Chesapeake, VA 23320-4200
(307) 630-5173
(888) 587-1234

WyHy.org

P.O. Box 20360
Casper, WY 82602
(307) 234-2373

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			We're with you.
SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR AGREEMENT OR USES THE VISA PLATINUM REWARDS, VISA PLATINUM OR CONDITIONS CONSTITUTE OUR AGREEMENT WITH YOU. YOUR ACCOUNT MAY BE CANCELLED, REVOCED OR TERMINATED AT ANY TIME BY PAYMENTS, PARTIAL PAYMENTS OR ANY OTHER PAYMENTS, EVEN IF THEY ARE MADE TOWARDS THE SATISFACTION OF YOUR DEBT. ANY USER WHO HAS ACCESS TO YOUR ACCOUNT, WITH ACTUAL, APPARENT OR IMPLIED AUTHORITY FOR USE OF YOUR ACCOUNT, INCLUDING FINANCE CHARGES AND OTHER FEES OR CHARGES DESCRIBED HEREIN.

USE OF YOUR CARD. YOU MAY USE YOUR CARD TO BUY GOODS AND SERVICES FROM ANY VENDOR WHO ACCEPTS THIS CARD. YOU MAY USE YOUR VISA Secured Credit Card as a prepay credit card to buy goods and services and make payments at the point-of-sale. Any user who has access to your Account, with actual, apparent or implied authority for use of your Account, including Finance Charges and other fees or charges described herein.

SECURITY. COLLABORATOR (OTHER THAN HOUSEHOLD GOODS OR ANY DWELLING) GIVEN TO US OR ANY TRUSTEE AS SECURITY FOR THE PURPOSE OF GAMBLING AND/OR WAGERING WHERE SUCH PRACTICES ARE IN V的好处 OF APPLICABLE STATE AND/OR FEDERAL LAW.

CONSENSUAL LIEN ON SHARES. IF YOU HAVE BEEN ISSUED A CREDIT CARD, YOU GRANT AND CONSENT TO A LIEN ON YOUR SHARES OR OTHER SECURITIES OF ANY OF OUR SUBSIDIARIES THAT WILL SECURE THE PAYMENT OF YOUR ACCOUNT, AND ANY DIVIDENDS DUE OR TO BECOME DUE TO YOU FROM US TO THE EXTENT YOU OWE ANY UNPAID CREDIT CARD BALANCE.

ACCOUNT RESTRICTIONS. IN ORDER TO RECEIVE AND MAINTAIN A VISA Secured Credit Card, YOU WILL BE SUBJECT TO THE FOLLOWING RESTRICTIONS. YOU WILL BE SUBJECT TO THE FOLLOWING RESTRICTIONS.

ACCOUNT LIMITS. YOU WILL BE NOTIFIED OF ALL SPECIFIC CREDIT LIMITS FOR WHICH YOU ARE APPROVED. UNLESS YOU ARE IN DEFAULT, ANY CREDIT LIMITS ESTABLISHED FOR YOU WILL GENERALLY BE SELF-REPLENISHING AS YOUR ACCOUNT BALANCE IS PAID. IF YOUR CREDIT LIMIT IS EXCEEDED, YOU WILL NEED TO PAY THE FULL AMOUNT OF YOUR OUTSTANDING BALANCE TO AVOID FINANCE CHARGES.

PAYMENTS. YOU WILL BE MAILED A STATEMENT EACH MONTH SHOWING ALL TRANSACTION ON YOUR ACCOUNT INCLUDING CREDIT AND DEBIT ADJUSTMENTS OR OTHER CHARGES AND FINANCE CHARGES.

LATE CHARGE. IF YOUR PAYMENT IS MORE THAN 10 DAYS LATE, YOU WILL BE CHARGED THE LESSER OF: (1) $25.00; OR (2) THE AMOUNT OF THE REQUIRED MINIMUM PAYMENT.

OTHER FEES AND CHARGES. YOU WILL BE CHARGED THE FOLLOWING FEES AND CHARGES IN THE EVENT OF A DEFAULT OR VIOLATION OF ANY TERMS OF THIS AGREEMENT. (A) A FINANCE CHARGE FOR THE USE OF ANY CREDIT CARD OR CREDIT PROGRAM, IF ANY, USED TO PURCHASE GOODS OR SERVICES. (B) A CASH ADVANCE FEE FINANCE CHARGE IN AMOUNT EQUAL TO THE GREATER OF 2.00% OF EACH ADVANCE OR $10.00; (C) $10.00 FOR EACH LATE PAYMENT; (D) A FINANCE CHARGE ON THE CREDIT CARD THAT YOU REQUEST TO BE SENT TO YOU ON AN EXPEDITED BASIS; AND (E) A FINANCE CHARGE ON THE CREDIT CARD THAT YOU REQUEST TO BE SENT TO YOU ON AN EXPEDITED BASIS.

PERIODIC STATEMENTS. A REGULAR BASIS, YOU WILL RECEIVE A STATEMENT SHOWING ALL TRANSACTIONS ON YOUR ACCOUNT INCLUDING AMOUNTS PAID AND BORROWED SINCE YOUR LAST STATEMENT. WE WILL MAIL YOU A STATEMENT EACH MONTH SHOWING ALL TRANSACTION ON YOUR ACCOUNT, INCLUDING CREDIT AND DEBIT ADJUSTMENTS OR OTHER CHARGES AND FINANCE CHARGES. THIS GIVES THE USER THE BALANCE DUE. THEN, WE WILL ADD UP THE BALANCES FOR EACH ITEM ON THE STATEMENT AND SUBTRACT ANY PAYMENTS, CREDITS AND OTHER CHARGES FROM THE BALANCE DUE. THE FINANCE CHARGE IS CALCULATED BASED ON THE AMOUNT DUE AND THE DUE DATE.

INTEGRATED DOCUMENTS. ANY SEPARATE SHEET OF PAPER LABELED "ADDITIONAL DISCLOSURE - FEDERAL TRUTH-IN-LENDING ACT," WHICH IS DESIGNED TO PROVIDE ADDITIONAL INFORMATION, WILL BE AN INTEGRAL PART OF THIS AGREEMENT.

CONSENT TO AGREEMENT. YOU ACKNOWLEDGE RECEIPT OF A COPY OF THIS AGREEMENT, BY SIGNING THE APPLICATION, OR BY USING YOUR VISA Secured Credit Card.

UPDATE AND DISCLOSING FINANCIAL INFORMATION. YOU WILL PROVIDE FINANCIAL INFORMATION TO US OR ANY TRUSTEE AS SECURITY FOR THE PURPOSE OF GAMBLING AND/OR WAGERING WHERE SUCH PRACTICES ARE IN VIOLATION OF APPLICABLE STATE AND/OR FEDERAL LAW.

TERMINATION. EITHER YOU OR WE CAN CANCEL YOUR ACCOUNT AT ANY TIME WITHOUT NOTICE. YOU WILL REMAIN LIABLE TO PAY ANY UNPAID BALANCES ACCORDING TO THE TERMS OF YOUR ACCOUNT.

OWNERSHIP. YOUR CARD REMAINS OUR PROPERTY AND MAY BE CANCELLED AT ANY TIME WITHOUT NOTICE. YOU AGREE TO RETURN YOUR CARD TO US AND TO DISCONTINUE ITS USE IMMEDIATELY UPON OUR REQUEST.
**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of **September 14, 2020**. You can call Us at (800) 442-2392 or write Us at WYHY Federal Credit Union, P.O. Box 20050, Cheyenne, WY 82003 to inquire if any changes have occurred since the effective date.

### Interest Rate and Interest Charges

| **Annual Percentage Rate (APR) For Purchases** | **VISA Platinum Rewards:** | 9.15% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  
  | **VISA Platinum:** | 8.15% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  
  | **VISA Secured:** | 18.00% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  |
| **Annual Percentage Rate (APR) For Balance Transfers** | **VISA Platinum Rewards:** | 9.15% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  
  | **VISA Platinum:** | 8.15% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  
  | **VISA Secured:** | 18.00% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  |
| **Annual Percentage Rate (APR) For Cash Advances** | **VISA Platinum Rewards:** | 9.15% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  
  | **VISA Platinum:** | 8.15% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  
  | **VISA Secured:** | 18.00% - 18.00% based on Your creditworthiness. This APR may vary with the market based on the Prime Rate.  |

**How to Avoid Paying Interest on Purchases**  
We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.

**Minimum Interest Charge**  
If You are charged interest, the charge will be no less than $0.50.

**For Credit Card Tips from the Consumer Financial Protection Bureau**  
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://www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

### Fees

| **Transaction Fees** |  
  | Cash Advance | Either $10.00 or 2.00% of each advance, whichever is greater.  
  | Foreign Transaction | 1.00% of each foreign currency transaction in U.S. Dollars.  
  |  | 1.00% of each U.S. Dollar transaction that occurs in a foreign country.  |
| **Penalty Fees** |  
  | Late Payment | Up to $25.00  
  | Returned Payment | Up to $28.00  |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”