<table>
<thead>
<tr>
<th>Interest Rates and Interest Charges</th>
<th>□ Visa Signature</th>
<th>□ Visa Platinum Low Rate</th>
<th>□ Visa Platinum Rewards</th>
<th>□ Visa Business</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANNUAL PERCENTAGE RATE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>for Purchases</strong></td>
<td>_______ %</td>
<td><img src="family/communications/VOIP" alt="Introductory APR for 6 months from the date your account is opened." /></td>
<td><img src="family/communications/VOIP" alt="This APR will vary with the market based on the Prime Rate." /></td>
<td></td>
</tr>
<tr>
<td><strong>for Balance Transfers</strong></td>
<td>_______ %</td>
<td><img src="family/communications/VOIP" alt="Introductory APR for 12 months. Transfers must post to your account within 180 days from the date your account is opened." /></td>
<td><img src="family/communications/VOIP" alt="This APR will vary with the market based on the Prime Rate." /></td>
<td></td>
</tr>
<tr>
<td><strong>for Cash Advances</strong></td>
<td>_______ %</td>
<td><img src="family/communications/VOIP" alt="This APR will vary with the market based on the Prime Rate." /></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Penalty APR and When it Applies</strong></td>
<td><img src="family/communications/VOIP" alt="18.00% for Visa Signature, Visa Platinum Low Rate &amp; Visa Platinum Rewards; 18.00% for Visa Business" /></td>
<td><img src="family/communications/VOIP" alt="This APR may be applied to your entire balance on your account if you are 60 days late in making a payment." /></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Minimum Finance Charge</strong></td>
<td>None</td>
<td></td>
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</tr>
<tr>
<td><strong>How to Avoid Paying Interest</strong></td>
<td><img src="family/communications/VOIP" alt="Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date." /></td>
<td></td>
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</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
<td><img src="family/communications/VOIP" alt="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" /></td>
<td></td>
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<tr>
<td><strong>FEES</strong></td>
<td></td>
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<tr>
<td><strong>Transaction Fees</strong></td>
<td></td>
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</tr>
<tr>
<td>Cash Advance Fee</td>
<td>3.00% of the transaction, minimum of $10.00 for Visa Signature, Visa Platinum Low Rate &amp; Visa Platinum Rewards</td>
<td><img src="family/communications/VOIP" alt="5.00% of the transaction for Visa Business" /></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Transfer Fee</td>
<td>3.00% of the transaction, minimum of $10.00 for Visa Signature, Visa Platinum Low Rate &amp; Visa Platinum Rewards</td>
<td><img src="family/communications/VOIP" alt="3.00% of the transaction for Visa Business" /></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign Transaction Fee</td>
<td>2.00% of each currency transaction in U.S. dollars</td>
<td></td>
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<td></td>
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<tr>
<td><strong>Penalty Fees</strong></td>
<td></td>
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</tr>
<tr>
<td>Late Payment Fee</td>
<td>Up to $37.00 for Visa Signature, Visa Platinum Low Rate &amp; Visa Platinum Rewards; $30.00 for Visa Business</td>
<td><img src="family/communications/VOIP" alt="Up to $27.00 for each returned payment for Visa Signature, Visa Platinum Low Rate &amp; Visa Platinum Rewards; $30.00 for Visa Business" /></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Returned Payment Fee</td>
<td><img src="family/communications/VOIP" alt="How We Will Calculate Your Balance: We use a method called “Average Daily Balance (including new purchases)”. See your Account agreement for more details." /></td>
<td></td>
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</tr>
</tbody>
</table>

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including new purchases)”. See your Account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.

**Loss of Introductory APR:** We may end your introductory APR and apply the Non-Introductory APR if you do not pay the full amount of any minimum payment due within 60 days of its payment due date. Introductory rates cannot be reinstated once your account is past due.

**Periodic Rates:**
- The Introductory Rate for Purchase and Balance Transfer daily periodic rate is ____________%
- The Purchase, Cash Advance and Balance Transfer daily periodic rate is ____________%
- The Penalty Rate for Purchase, Cash Advance and Balance Transfer daily periodic rate is 0.049315%

**Margin:**
- Purchase, Cash Advance and Balance Transfers will be charged at ____________% above the Index.
PERSONAL IDENTIFICATION NUMBER (PIN): ATM (not all ATMs accept VISA Cards). You agree not to use the card for any illegal transactions such as creditworthiness. A notice of change in terms will be provided according to applicable law.

If you elect not to pay the entire New Balance shown on your previous monthly statement within the required minimum monthly payments on or before the payment due dates. The Periodic and Annual Percentage Rates applicable to other transactions will be as disclosed in the Notice.

OTHER CHARGES: The following other charges (fees) will be added to your Account, as applicable:

1. Late Charge: Visa Signature, Visa Platinum Low Rate & Visa Platinum Rewards - If your payment is 10 or more days late you will be charged $27.00 which will increase to $37.00 for subsequent late payments within a six-month period.

2. Foreign Transaction Fee: You will be charged a fee for your transactions made outside of the United States or in a foreign currency (see Foreign Transactions).

3. Returned Payment Fee: Visa Signature, Visa Platinum Low Rate & Visa Platinum Rewards - You will be charged $27.00 or the amount of your minimum payment, whichever is less, when a payment is returned for any reason.

4. Statement Copy Fee: You will be charged $2.00 for each sales draft or statement that you request, except when the request is made in connection with a billing error dispute.

5. Rush Fee: You will be charged $30.00 for each cash card that you request, providing delivery of the card is expedited by standard mail or delivered by express delivery.

6. Pay by Phone Fee: You will be charged $5.00 each time you make a payment by phone on your account.

MONTHLY PAYMENTS: Each payment you make on the account will restore your credit limit by the amount of the payment that is applied to the outstanding principal of the purchases, cash advance and balance transfer features of your account. At any time, if your total new balance exceeds your credit limit, you must immediately pay the amount that exceeds your credit limit.

A PAYMENT IS REQUIRED EACH MONTH: You must pay at least the minimum payment shown on your statement to avoid finance charges. If you pay by check or draft, the check or draft must be for the full amount due on the Statement Date. If you pay by check or draft over a valid and timely stop payment order, you agree to sign a statement describing your reasons for the stop payment order and to assist us in any legal action. You agree to indemnify and hold us harmless from all costs and expenses, including attorneys fees, costs, or claims, arising from your failure to pay any amount due on your account or in failing to stop payment of an item as a result of incorrect information provided to us or of the inadequacy of time to act upon a stop payment request.

STATEMENT OF BUSINESS PURPOSE: For Visa Business Accounts, you agree that you have represented to us that you are engaged in a business for business purposes that all purchases, cash advances, balance transfers, use of any convenience checks issued on your account and any other use of your account will only be for a business purpose. You agree that you will never use your account for any personal, household or family purposes.

RESPONSIBILITY: You promise to pay any and all charges incurred by you or by any person whom you authorize to use the Card issued to you, and any fees or charges incurred in the recovery of a credit card. The Credit Union reserves the right to make any such recovery. You agree that you will pay all amounts due on your account in the manner prescribed by the Credit Union by the due date set by the Credit Union and you agree to indemnify the Credit Union for any and all expenses, including attorneys fees and costs, incurred by the Credit Union in connection with any legal action or proceeding for the recovery of any part of the amounts due on your account. You must pay all amounts due on your account in full or the Credit Union may impose a Finance Charge.

JOINT ACCOUNT: If more than one person applies for the card each is individually responsible for all amounts owed on the account and is jointly and severally responsible for all amounts owed. This means the Credit Union can enforce the Agreement against any of you individually or all of you together. Each may obtain credit advances, balances, charges, fees and all other rights and responsibilities that may be imposed on individuals without the knowledge of and without notice to the other person.

PENALTY RATE: If your required minimum monthly payment is not received within 60 days after the due date for that payment, and after providing you with notice as required by applicable law, all rates for your account including all introductory rates, purchases, cash advances, and balance transfers, will increase to the Penalty Rate shown on page 1. Your non-penalty rate may be re-established (except introductory rates) if your required minimum monthly payments on or before the payment due dates. The Periodic and Annual Percentage Rates applicable to other transactions will be as disclosed in the Notice.

You may request that we stop the payment of a convenience check drawn on your account. You agree to pay any fee imposed to stop a payment on a convenience check issued on your account. You may make a stop payment request orally, if permitted, or in writing. Your request must be made with sufficient time in advance of the presentment of the check for payment to give us a reasonable opportunity to act on your request. In an emergency, your request may be authorized by telephone. The fee for a stop payment is $15.00 and may be renewed for additional six-month periods by requesting in writing that the stop payment order be renewed. We are not required to notify you when a stop payment order expires. We may re-credit your account after paying out any validly stop payment requests. You agree that if you dispute the payment of a check with the payee, to assign us all of your rights against the payee or other holders of the check or draft and to assist us in any legal action. You agree to indemnify and hold us harmless from all costs and expenses, including attorneys fees, costs, or claims, arising from your failure to pay any amount due on your account.

To get the “Average Daily Balance,” we divide the total by the number of days in the billing cycle. Purchase transactions posted to your Account during the billing cycle period are included in the total only if the “New Balance” on your previously assessed bill is not paid in full. You will be charged interest on the unpaid average daily balance of such Credit Statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within the required minimum monthly payments on or before the payment due dates. The Periodic and Annual Percentage Rates applicable to other transactions will be as disclosed in the Notice.

PERSONAL IDENTIFICATION NUMBER (PIN): Once you receive your card, you must call 1-888-886-0083 and set your own Personal Identification Number (PIN). You agree to keep the PIN secret. You also agree you won’t write the PIN on the Card or anything you keep with the card. Your use of the PIN and Card in making a purchase or obtaining a cash advance constitutes your agreement to be responsible for all amounts and charges incurred in connection with such transactions.

FINANCE CHARGES: For purchase, cash advance, and balance transfer transactions on your Account, the balances subject to a finance charge are identified on your monthly statement as “Average Daily Balance” (including new purchases, new cash advances and new balance transfers), “Average Daily Balance” is determined as follows. Each day we take the balance at the beginning of the day, add any new purchases, cash advances, and balance transfers, subtract any payments, credits, unpaid finance charges, late charges, over-the-limit fee charges, and cash advance fees that are processed that day. This gives us the “Daily Balance.” To get the “Average Daily Balance,” we divide the total by the number of days in the billing cycle. Purchase transactions posted to your Account during the billing cycle period are included in the total only if the “New Balance” on your previously assessed bill is not paid in full. You will be charged interest on the unpaid average daily balance of such Credit Statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within the required minimum monthly payments on or before the payment due dates. The Periodic and Annual Percentage Rates applicable to other transactions will be as disclosed in the Notice.

A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, the New Balance is determined as follows. Each day we take the balance at the beginning of the day, add any new purchases, cash advances, and balance transfers, subtract any payments, credits, unpaid finance charges, late charges, over-the-limit fee charges, and cash advance fees that are processed that day. This gives us the “Daily Balance.” To get the “Average Daily Balance,” we divide the total by the number of days in the billing cycle. Purchase transactions posted to your Account during the billing cycle period are included in the total only if the “New Balance” on your previously assessed bill is not paid in full. You will be charged interest on the unpaid average daily balance of such Credit Statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within

Your Annual Percentage Rate may be reviewed and changed semi-annually based on your creditworthiness. A notice of change in terms will be provided according to applicable law.

VISA CREDIT CARD AGREEMENT

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DEFAULT: You will be in default: (1) if you fail to make any minimum payment or other required payment by the date that is due, (2) if you break any promise you make under this Agreement, (3) if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due, (4) if any attachment or garnishment process is initiated against you or your property, (5) if you default on any other indebtedness to the Credit Union, (6) if you make any false or misleading statement in any credit application or credit update, (7) if something happens that the Credit Union believes may substantially reduce your ability to repay your account balance, or (8) if we are required to do so by law. When you are in default, the Credit Union has the right to demand immediate payment of your full account balance without notice. If immediate payment is demanded, you will continue to pay Finance Charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security will be applied towards what you owe.

If collections efforts are required by the Credit Union, you agree to pay all costs and expenses incurred in the collection of any sum due, and in addition, if the holder hereof, after default, shall place this Agreement in the hands of an attorney or collection agency, for collection, to pay reasonable attorneys’ fees, interest and fees due on this Agreement at the maximum rate allowed by law for the employment of such attorney or collection agency.

CREDIT INFORMATION: You understand that the Credit Union will review your accounts periodically, and you hereby give your permission to and authorize the Credit Union to investigate and reassert your creditworthiness. The Credit Union has the right to use any information elements contained in all available sources now and in the future. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing.

LIABILITY FOR UNAUTHORIZED USE, LOSS OR THEFT: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at 1187 Troy Schenectady Road Latham, NY 12110 or call (866) 786-6275 seven (7) days a week, 24 hours a day or (518) 382-0665 Monday through Friday during business hours. 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 $50.00.

Visa Business – If you are an organization with 10 or more employees and we have issued 10 or more cards on your account for use by your employees, you will be liable for all unauthorized use of your cards or account before notification to us. Otherwise, you will be liable for up to $50 for the unauthorized use of your card or account before notification to us. Unauthorized use does not include use of a card by an authorized user in an unauthorized manner.

MERCHANT DISPUTES: The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the card. Please refer to the section titled “Your Billings Rights” for more information.

RETURNS AND ADJUSTMENTS: Merchants and others who honor your card may give credit for returns or adjustments, and so long as the sale was not billed as a finance charge, you will owe the Credit Union the amount of the returns or adjustments. Visa’s rules regarding returns and adjustments are set forth on the Disclosure Statement accompanying this Agreement.

ADDITIONAL BENEFITS/CARD ENHANCEMENTS: The Credit Union may from time to time offer additional services to your account, such as travel accident insurance, at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

CHANGING OR TERMINATING YOUR ACCOUNT: You agree that the Credit Union may change the terms of this Agreement from time to time after giving you any advance notice required by law at your last known address. To the extent the Agreement is not in writing, it will apply to your existing account balance as well as to future transactions. Your use of the card after receiving notice or a change will also indicate your agreement to the change.

You may request an increase in your credit limit either by written application or by phone. The Credit Union has the right to reduce or terminate your credit limit at any time. You understand and acknowledge that such action shall not affect your obligation to pay any outstanding balance PLUS any finance and other charges you owe under this Agreement. Accounts that have been inactive for one (1) year may be subject to termination at the Credit Union’s discretion. The Credit Union may close your account if the Credit Union a credit slip which will be posted to your account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is $1.00 or more, it will be refunded upon your request or automatically after six (6) months.

FOREIGN TRANSACTIONS: Purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets on the date of the transaction, which rate may vary from the rate at which Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee calculated in U.S. dollars will be imposed on all foreign transactions, including purchases, cash advances and credits to your account. A foreign transaction is any transaction you complete or a merchant completes on your card outside of the United States, with the exceptions of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. The Foreign Transaction Fee is set forth on the Disclosure Statement accompanying this Agreement.

EFFECT OF AGREEMENT/WAIVER: This Agreement is the contract which applies to all transactions on your account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms. The Credit Union can delay enforcing any of its rights at any time and without notice to you. Each provision contained herein may be severable. If any part of this Agreement cannot in any way be severed from it. However, you also agree should any part of this agreement be found invalid, invalid in any way affect the remainder of the agreement.

STATEMENT AND NOTICES: You will receive a statement each month showing transactions on your account. You are responsible for making any minimum monthly payment even in the event your statement date is late or returned to the Credit Union. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice to any one of you will be considered notice to all.

GAMBLING TRANSACTIONS PROHIBITED: You may not use your card to initiate any type of illegal gambling transaction.

NEGATIVE INFORMATION NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may affect your credit report.

California Residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for credit separately.

New York and Vermont Residents: We may obtain at any time your credit reports for any legitimate purpose associated with the account or application. On your request, you will be informed if such a report was ordered and you will be given the name and address of the furnishing agency. You may contact the New York State Banking Department at 1-800-516-8866 to obtain a comparative listing of credit card rates, fees, and grace periods.

Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditors. Members and that credit reporting agencies maintain separate credit histories on individuals upon request.

Massachusetts Residents: You have the right to prohibit the use of information about you contained in your file with any consumer reporting agency in connection with any credit transactions that you have not initiated. You can exercise this right by notifying consumer reporting agencies through their toll-free notification systems established for this purpose.

Married Wisconsin Residents: Wisconsin law provides that no agreement, court order or individual statement applying to marital property will adversely affect a creditor’s interest unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

GOVERNING LAW: THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR ACCOUNT SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF NEW YORK, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF NEW YORK, WHERE WE AND YOUR ACCOUNT ARE LOCATED, WILL APPLY IN NO WAY WHERE YOU LIVE OR USE THE ACCOUNT.

Your Billings 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 on a separate sheet at the address listed on your statement.

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 why we believe the bill was 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: We 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 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 30 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 Disatisfied With Your Credit Card Purchases

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 amounts due to the merchant.

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 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 had full credit report information obtained.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address listed on your statement.

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.