



Credit Card Pricing Agreement

FEATURING Visa® Business Reward

INTEREST RATES AND INTEREST CHARGES

<p>Initial Rate/Annual Percentage Rate (APR) for Purchases</p> <p>Changes to your APR</p> <p>Minimum and Maximum APRs</p>	<p>Your Account has a variable annual percentage rate ("APR") of interest which is equal to the Wall Street Journal Prime Rate ("Prime Rate") in effect at the time the Account was opened plus 4.00% ("Rate").</p> <p>Your Rate may change on a monthly basis based on the applicable Prime rate plus 4.00%</p> <p>Your initial Rate and APR will never be lower than 9.90% and will never exceed the maximum rate permitted by applicable law.</p>
<p>APR (APR) for Balance Transfers & Cash Advances</p> <p>Changes to your APR</p> <p>Minimum and Maximum Rates</p>	<p>Balance Transfers & Cash Advance APR: the initial APR is a variable rate equal to the Wall Street Journal Prime Rate (Prime Rate) in effect plus 4.00% at the time the transactions is received.</p> <p>Your Rate may change on a monthly basis based on the applicable Rate.</p> <p>The APR will never be lower than 9.90% and will never exceed the maximum rate permitted by applicable law.</p>
<p>Penalty APR and When It Applies</p>	<p>18.00% - This APR may be applied to your account if:</p> <ul style="list-style-type: none"> • Your minimum monthly payment is more than 60 days late • You are in default of any other terms of the Agreement • How long will the penalty apply? If your APR is increased for any of these reasons, the penalty APR will apply until you make six consecutive minimum payments when due.
<p>How to Avoid Paying Interest on Purchases</p>	<p>Your due date is at least 25 days after the close of each monthly billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.</p>
<p>Minimum Finance Charge</p>	<p>The minimum finance charge assessed on unpaid balances is \$1.00</p>
<p>For Credit Card Tips from the Federal Reserve Board</p>	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.consumerfinance.gov/learnmore</p>
FEES	
<p>Annual Fee</p>	<p>None</p>
<p>Transaction Fees Cash Advance Foreign Transaction</p>	<p>3% of the cash advance transaction (minimum \$0.00) Up to 1% of the US dollar amount of the foreign transaction</p>

Penalty Fees	
Late Payment Fee	5.00% of the payment due subject to a maximum of \$10.00
Returned Convenience Check Charge	\$20.00 for each convenience check drawn on your account that is returned to the Lender
Returned Item Charge	\$20.00 or the amount of the returned item, whichever is less
Other Fees	
Pay by Phone	Up to \$10.00
Miscellaneous Photocopying Fee	\$5.00 per copy of a sales draft or other documents
Over Limit Fee	For VISA Credit transactions that exceed your limit by the lesser of 5.00% or \$250 , a \$20.00 over limit fee will be assessed for each month that your Account exceeds your credit limit.

Things You Should Know About This Rewards Program

1. Eligibility and Enrollment. This Business VISA Credit Card Program is sponsored by OneAZ Credit Union (we, us, ours) and is restricted to OneAZ Credit Union Business VISA Credit Card Cardholders in good standing (as defined by us from time to time). We, or the party hired to manage and administer OneAZ Credit Union's Business VISA Credit Card Program (Business VISA Credit Card Program Administrator), reserve the right to determine at our sole discretion whether you are eligible for enrollment or continued participation in the Program. We are not responsible for the Business VISA Credit Card Program Administrator's products, services or decisions relating to this Program or redemptions

2. Enrollment. Enrollment into Business VISA Credit Card is automatic following OneAZ Credit Union approval of your credit request. You can access our Program information via the Business VISA Credit Card Web Site at www.curewards.com.

3. Qualifying Purchases. Only authorized charges for Qualifying Purchases made with your Credit Card for the purchase of goods or services, less any credits for charge reversals or other refunds will earn points. Qualifying Purchases do not include balance transfers, cash advances, 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 Card Account, all incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, returned check fees, service charges, and ATM fees), and purchases when your Card Account is not in good standing. We reserve the right to determine at 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. Points. For each dollar of Qualifying Purchases charged to your Credit Card, you will be awarded one point. Your points will begin to accumulate following your first Qualifying Purchase. Points are earned once our Business VISA Credit Card Program Administrator credits them to your Business VISA Credit Card account in its Business VISA Credit Card point accounting system (Business VISA Credit Card Account). We may also award bonus points for certain transactions and/or for promotions (details will be provided with such offers) and such promotional points may take up to ten (10) weeks to appear. There is no limit to the number of points you may earn. If points are not redeemed, points will expire after four calendar years on December 31. Accumulated points will be redeemed or expire on a first-in, first-out basis. Points have no cash or retail value and may only be used to obtain rewards as described in this Agreement. Points cannot be sold, attached, or pledged under any circumstance. We have the right to suspend redemption rights of your points in the event there is a dispute between you and us or between you and a joint owner or authorized user. Points cannot be used to pay any obligation owed to us or any third party or be used in conjunction with promotions or discounts offered outside of this program. You will not accumulate points for Qualifying Purchases on Credit Cards that are flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Voluntary Closed, Revoked, or otherwise not in good standing with OneAZ Credit Union. Your Business VISA Credit Card Account balance may be reduced by any returns, credits or other refunds, charge reversals, chargebacks or other disputes, or point forfeitures resulting from Card Account closure or default, and may be negative if credits for a particular period exceed purchases of goods and services. We will not give you notice of forfeiture. You are not entitled to compensation from us or any other entity when your points expire or are forfeited for any reason.

5. Redemption of Points. You can redeem accumulated points through the Website at www.curewards.com. All rewards from the Business VISA Rewards Credit Card Program Administrator and not by any other means (including telephonic, in-person, Internet or wireless communications) through any third party including any other seller, charter, agencies, airlines, associations or persons engaged in the business of reserving, arranging or procuring travel discounts or arrangements, tickets, vouchers, or gift cards.

We may take direction from any Authorized Cardholder when redeeming your accumulated points. We and our Reward Program Administrator will not be liable for fulfilling Business VISA Credit Card requests we believe in good faith are made by any person claiming the authority to act on your behalf. In addition, you may not redeem accumulated points if your Credit Card is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with OneAZ Credit Union. Redeemed merchandise may be shipped within the 48 contiguous United States only.

See Business VISA Rewards Program Terms and Conditions for additional information.