



Important Information about Your Mastercard® Credit Card Account

Lost or Stolen Cards: If your Visa Card is lost or stolen, please call us immediately at 800-656-4328. On weekends, holidays, or after Credit Union hours, please call 800-543-4270.

Explanation of Finance Charges: Finance Charge accrues from the date the transaction is posted to your account. We figure the Finance Charge by multiplying the applicable daily periodic rate shown on your statement (corresponding Annual Percentage Rate shown on your statement) times the Average Daily Balance, times the number of days in the Billing Cycle. This determines your Finance Charge for the Billing Cycle. The actual Finance Charge due will be shown on your statement.

The Average Daily Balance is the sum of the daily balances, divided by the number of days in the Billing Cycle. Each daily balance is calculated by adding the amount of each new cash advance, purchase, and other debt (subject to the limitations on new purchases below) to the previous daily balance and subtracting the amount of each payment (less any amount paid to Finance Charge) and other credits.

No Finance Charge will be imposed on new purchases which appear for the first time during a Billing Cycle if: (1) the entire New Balance of the account at the beginning of the Billing Cycle (including unpaid Finance Charge due) is paid in full by the Payment Due Date or (2) there was no Previous Balance in the account at the beginning of the Billing Cycle.

Minimum Payment: You must pay at least the Minimum Payment Due by the Payment Due Date shown on your statement. You may pay more frequently, pay more, or pay the Payoff Amount, which includes any Finance Charge due and you will reduce your Finance Charge by doing so.

Your Minimum Payment Due will be either (a) 2.5% of your New Balance or \$10.00, whichever is greater, or (b) your Payoff Amount, if it is less than \$10.00. In addition, you must pay any amount shown as Past Due and any amount in excess of your credit limit. As applicable, these amounts will be included and appear under the heading Minimum Payment Due.

You understand that your Minimum Payment Due is applied in the following order: (a) periodic Finance Charge, (b) Miscellaneous Fees, (c) Purchase Balance Principal as of last statement, (d) Cash Advance Balance as of last statement, (e) Purchases this cycle, (f) Cash Advances this cycle.

Billing Rights Summary

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on your statement or fax it to us at 781-274-6240 as soon as possible. We must hear from you no later than 60 days after we sent you the first Statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of the amount or location of purchase. This does not apply to the use of convenience checks (cash advance checks). In addition, stop payments cannot be placed on convenience checks.