



SAFE Visa® Business Credit Card

PRICING INFORMATION

Annual Percentage Rate (APR) for Purchases	14.15% to 20.15% based on your creditworthiness APR will vary with the market based on the Prime Rate. Prime + 6.65% to Prime + 12.65%
APR for Balance Transfers	0.00% Promo APR for the first 12 billing cycles after first balance transfer submission After that, based on your creditworthiness, your APR will be: 14.15% to 20.15% APR will vary with the market based on the Prime Rate. Prime + 6.65% to Prime + 12.65%
APR for Cash Advances	14.15% to 20.15% based on your creditworthiness APR will vary with the market based on the Prime Rate. Prime + 6.65% to Prime + 12.65%
Minimum Interest Charge	None
Transaction Fees Balance Transfer Cash Advance % of Transaction Foreign Transaction	None None Up to 1% of the transaction amount in U.S. dollars
Account Fees Annual Late Payment	None \$ 15 or minimum payment amount, whichever is less

Variable Rate Information

Interest for each billing cycle is calculated by multiplying the daily periodic rate (1/365 of the annual interest rate) by the average daily principal balance of Purchases, Cash Advances, and Balance Transfers for the billing cycle by the number of days in the billing cycle. The interest rate is variable, determined by adding the index to the margin assigned to the Credit Limit. The index is the Prime Rate correctly published in the Wall Street Journal on the 15th day of each month. If the 15th day of the month is not a business day, the Prime Rate published on the next business day will be used. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins after the index is published. Rate increases may result in higher minimum monthly payments and additional finance charges.

Paying Interest

You have a 25-day grace period to pay the purchase balance without interest. If you pay the entire Account balance by the payment due date, you will not pay interest on purchases. Interest accrues on cash advances (including balance transfers) from the day they post until they are paid in full. If the Account balance is not paid in full by the due date, interest will be charged on all purchase and cash advance transactions from the date the transaction posts to the date it is paid in full.

Balance Subject to Interest Rate

Average Daily Balance Method (including new Purchases):

The principal balance of purchases and cash advances is determined each day of the statement period. We start with the principal portion of the Previous Balance, then deduct any posted payments or other credits, then add any new purchases, cash advances, or other charges that post. The daily principal balances are totaled and divided by the number of days in the statement period, to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied.



Visa® Business Credit Card Agreement and Guarantee

Terms and conditions set forth in this agreement are applicable to the Business Credit Card used by designated individuals authorized by Company. "Company," regardless of entity type or tax status, is the business that applies for and whose authorized agents direct SAFE Credit Union ("SAFE," "we," "us," "our") to issue Cards to natural person agents of the Company, each such natural person agent a "Cardholder." "You" and "your" may, as the context indicates, refer to the Company, the Company's authorized agents, Cardholders, or guarantors of the Company's obligations to SAFE. "Business Card" means the Visa® Business Credit Card and any duplicates and renewals we issue at the instructions of Company for purposes other than personal, family, or household purposes. "Account" means your open-end credit card Account with us, whether the Account is accessed using a Card, the number embossed on the Card, special checks we may issue that allow you to access the Account, or other devices such as mobile apps that allow you to initiate credit transactions to the Account.

1. BUSINESS CARD USAGE: Credit Union shall issue Business Cards to Cardholders as instructed by an authorized agent of Company. Company is responsible for supervising its Cardholders' use of Business Cards for which Company is responsible for payment. Company is responsible for notifying SAFE immediately, by telephone with a written confirmation, if a Cardholder's authority to use a Business Card is terminated. An authorized agent of Company can request a Business Card be issued to a new Cardholder at any time. Any Company change in the identity of authorized agents permitted to add or delete Cardholders requires a written resolution of Company in a form approved by SAFE.

2. TERMINATION OF BUSINESS CARDS OR THIS AGREEMENT: Issued Business Cards will automatically renew prior to the expiration dates embossed on them unless Company notifies SAFE to cancel the Business Card. Upon termination of this Agreement, all Business Cards issued to Company will be canceled, and the Company must either return all issued Business Cards to SAFE or certify to SAFE in writing under penalty of perjury that the Business Cards have been destroyed.

3. COMPANY LIABILITY: Company shall be responsible for paying any charges made with the Company's Business Cards and shall pay them together with any interest, fees, and costs accrued. Company shall not be responsible for the unauthorized use of a Business Card by a person other than the Cardholder or a person acting with the express or implied permission of the Cardholder or another authorized agent of Company. If you believe that a Business Card has been lost, stolen, or otherwise subject to unauthorized use, you must notify SAFE by calling (800) 733-7233 or writing SAFE Credit Union, 2295 Iron Point Road, Suite 100, Folsom CA 95630-8765 and reporting the loss, theft, or unauthorized use. Unauthorized use is any use by a person other than the Cardholder or a person acting with the express or implied permission of the Cardholder or another authorized agent of Company. SAFE may increase the amount of the Company's liability for the unauthorized transaction if SAFE reasonably determines, based on substantial evidence, that the Cardholder was fraudulent or negligent in the handling of the account or card.

4. CREDIT LIMIT: SAFE shall establish and advise Company, by separate document, of the aggregate credit limit ("Limit") applicable to all Business Cards issued to Company. This separate document will also advise Company of the variable interest rate formula that will apply to the Credit Limit established for Company. Each Account will have access to the full Credit Limit. SAFE cannot and does not impose different limits on different Accounts opened for a single Company. The Company is responsible for monitoring Business Card usage by its Cardholders including whether Cardholders stay within any limits of use set internally by Company and whether Cardholder transactions are authorized by Company. SAFE cannot and does not monitor Business Card use by Cardholders. SAFE will communicate limit changes to Company as required by law.

5. USING YOUR ACCOUNT: You can use your Account in the following ways. Other methods of accessing your Account for transactions may become available in the future.

(a) You can present your Card or Card number to initiate purchase and cash advance transactions with merchants and others who honor Visa cards. For remote transactions such as purchases made over the telephone or online, you may need to provide the Card expiration date and security code. If you give your Account information to a third party to authorize recurring payments, such as gym membership dues, you must notify the third party when you revoke your authorization.

(b) You can input your Account information into mobile payment applications, such as Apple Pay® and Google Pay™, on mobile devices and use those payment applications to initiate payments. These payments will be treated as purchases for purposes of accrual of interest on your Account balance.

(c) You can use your Card and PIN at SAFE ATMs and other ATMs that honor Visa Cards to obtain a cash advance. Cash advance fees apply to the use of your Card at ATMs. In addition, if you use an ATM that is not operated by SAFE, that ATM operator may charge a fee for use of their ATM, which they are required by law to disclose to you before you become obligated to pay. The following rules apply to ATM cash advances using your Visa Card: (i) The amount of cash you can obtain may be limited by your available credit or limits set by the operator of the ATM you are using. (ii) We will not be liable to you if the transaction is declined due to you not having sufficient available credit, the ATM you were using was not working properly, your Card or PIN is subject to a block, or circumstances beyond our control such as fire, flood, or failure of a central processing facility. (iii) Use common sense and reasonable care in using ATMs, especially at night. We cannot guarantee the safety of any ATM location.

(d) Certain types of transactions may be coded as cash advances by the merchant to which you present your Card or Account number. We will treat these transactions as cash advances for purposes of accrual of interest on your Account balance. Examples of such transactions include, but are not limited to, (i) wire transfers, (ii) money order purchases, (iii) bets, (iv) lottery tickets, and (v) casino gaming chips.

6. PROHIBITION AGAINST ILLEGAL TRANSACTIONS: You agree you will not use or permit others to use the Card or Account for transactions that violate applicable laws or regulations. For example, you will not use or permit use of the Card for illegal online gambling. By initiating or allowing others to initiate a transaction using the Card or Account, you warrant to us that the transaction is lawful. We have the right, but not the obligation, to refuse to honor any transaction we reasonably believe to be illegal. You cannot use the actual or alleged illegality of an authorized transaction as a defense to your obligation to pay what you owe. You agree that you will at your sole cost defend, indemnify, and hold SAFE harmless from any claim to which we become subject as a result of the use of your Account for actual or alleged illegal transactions.

7. MONTHLY PAYMENTS: SAFE will send Company a monthly Account statement showing all Account activity for all Business Cards issued under the Account during the billing cycle reflected on the statement. The statement will show the required minimum payment and the date it is due. The minimum payment is the greater of \$10 or 2% of the new balance shown on the statement.

8. PAYING INTEREST – GRACE PERIOD ON PURCHASES: You have a 25-day grace period to pay the purchase balance without interest. If you pay the entire Account balance by the payment due date, you will not pay interest on purchases. Interest accrues on cash advances (including balance transfers) from the day they post until they are paid in full. If the Account balance is not paid in full by the due date, interest will be charged on all purchase and cash advance transactions from the date the transaction posts to the date it is paid in full.

9. INTEREST: Interest for each billing cycle is calculated by multiplying the daily periodic rate (1/365 of the annual interest rate) by the average daily principal balance of Purchases, Cash Advances, and Balance Transfers for the billing cycle by the number of days in the billing cycle. The interest rate is variable, determined by adding the index to the margin assigned to the Credit Limit. The index is the prime rate correctly published in the Wall Street Journal on the 15th day of each month. If the 15th day of the month is not a business day, the prime rate published on the next business day will be used. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins after the index is published. Rate increases may result in higher minimum monthly payments and additional finance charges.

10. CASH ADVANCE FEE: No fee.

11. BALANCE CALCULATIONS: The principal balance of purchase and cash advances is determined each day of the statement period. We start with the principal portion of the Previous Balance, then deduct any posted payments or other credits, then add any new purchases, cash advances, or other charges that post. The daily principal balances are totaled and divided by the number of days in the statement period, to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied.

12. LATE PAYMENT: If a payment is not paid on or before the 15th day after the due date, Company may be charged a late fee of \$15 or minimum payment amount, whichever is less. The interest shall be charged on the unpaid principal balance until paid in full.

13. CREDITS: Merchants who honor your Business Cards and give credit for returns or adjustments will provide SAFE with credits, which we will post to your Accounts. If your credits and payments exceed what you owe us, we will apply this credit balance against future purchases and cash advances or refund it upon Company's written request if it is \$1 or more. Any credit balance not cleared within thirty (30) days will be transferred to Company's Share Account or mailed.

14. BUSINESS CARD OWNERSHIP: All Business Cards shall remain the property of SAFE, are not assignable or transferable, and may be canceled by SAFE for any lawful reason at any time, without notice, except as required by law. Cancellation of a Business Card or this Agreement will not relieve you of the obligation to pay all charges, including fees and interest, incurred prior to cancellation. All Business Cards must be surrendered to Credit Union upon request.

15. DEFAULT: If Company fails to comply with any term or condition of the Agreement or fails to make any payment when due, or if Company or any guarantor of Company's obligations to SAFE becomes a subject of bankruptcy or insolvency proceedings, or if it is discovered that any representation made to induce SAFE to extend credit hereunder was untrue, SAFE may declare the full amount owed by Company, at SAFE's option and after notice, if any, required by law, to be all immediately due and payable. If the amount of revolving credit owing on all of the Accounts exceeds Company's Credit Limit, Company shall immediately upon demand by SAFE pay the entire excess amount. Company agrees to pay all costs arising from any collections of any Accounts established for Company, including, without limitation, reasonable attorney's fees and litigation costs. If Company defaults, SAFE may close Company's Credit Limit without notice, and Company must immediately pay the unpaid balance on all Accounts.

16. APPLICABLE LAW: This agreement is governed and construed in accordance with the laws of the state of California, except to the extent preempted by federal law. The invalidity of any provisions of this Agreement shall not impair the validity of any other provisions. This Agreement shall be binding upon Company's representatives, successors, and assignees.

17. BUSINESS PURPOSES ONLY: No Account or Business Card may be used to initiate purchases or cash advances for personal, family, or household purposes. Company is responsible for monitoring its Cardholders' compliance with this limitation.

18. FOREIGN CURRENCY: Purchases and cash advances made in foreign currencies will be charged to your Account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is either a wholesale market rate or the government mandated rate in effect one day prior to the date processed by Visa. At the time of the conversion, the network processing the transaction may impose a fee for this service. You agree that the transaction amount as converted by the network may be charged to your Account, as well as any conversion charges which are imposed.

19. FOREIGN TRANSACTION FEE: A fee, calculated in U.S. dollars, may be imposed on all foreign transactions, including purchases, cash advances, and credits to your Account. A foreign transaction is any transaction that you complete, or a merchant completes on your Card outside the United States, except for U.S. military bases, U.S. territories, U.S. embassies, or U.S. consulates. The fee will equal that assessed by Visa International and will generally be 1% of the transaction amount in U.S. dollars if your transaction is conducted in a foreign currency, or 0.80% of the transaction amount in U.S. dollars if your transaction is conducted in U.S. dollars outside the U.S. The foreign transaction fee will not exceed 1% of the amount in U.S. dollars.

20. APPLICATION OF PAYMENTS: SAFE may apply payments received on your Accounts in any order allowed by law.

21. CREDIT INFORMATION: Company and any guarantors of Company's obligations to SAFE authorize SAFE to investigate your credit standing when opening, renewing, or reviewing Company's Account, and to disclose information regarding Company's Credit Line to credit bureaus and other creditors who inquire about Company's credit standing. A negative credit report reflecting on Company or your guarantors' credit record may be submitted to a credit reporting agency if Company fails to fulfill the terms of Company's credit obligations.

22. MISCELLANEOUS: No modification of this Agreement is valid unless in writing and signed by authorized agents of Credit Union and Company.

23. FINANCIALS: Company shall furnish to SAFE Company's most recent audited financial statement prepared in accordance with generally accepted accounting principles, as well as Company's most recent unaudited financial statement and balance sheet (a) upon request, and (b) as soon as available and in any event within 90 days after the end of each fiscal year of Company. Company will also provide updated financial information for guarantors of Company's obligations to SAFE upon request.

24. SCORECARD REWARDS POINTS: Company will receive a statement quarterly identifying the number of available bonus points earned. Bonus points expire in thirty-six (36) months. Point requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Refer to ScoreCard Catalog for complete ScoreCard Bonus Point Program Rules or visit the ScoreCard website at www.scorecardrewards.com. For Bonus Point questions, contact the ScoreCard Service Center at (800) 854-0790.

25. EFFECT OF AGREEMENT: This Agreement governs your Credit Limit and all Business Cards issued by SAFE, even though sales, cash advances, or credit slips may contain different terms. SAFE may amend this Agreement from time to time by sending you the advance written notice required by law. To the extent permitted by law, and as indicated in our notice, amendments will apply to your existing Account balance as well as future transactions. We reserve the right to review your credit and either increase or decrease your APR based on your credit history or increase or decrease your Credit Limit.

26. WE MAY CONTACT YOU – SERVICING AND COLLECTIONS: If we need to contact you to service your account or to collect an amount you owe, you authorize us (and our affiliates, agents, and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless, or similar device, even if you are charged for it.

27. CALL MONITORING: From time to time, we may monitor and/or record calls between you and us to assure the quality of our customer service, or as required by applicable law.

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your billing rights and our responsibilities.

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:

SAFE Credit Union
Card Services
2295 Iron Point Road, Suite 100
Folsom CA 95630-8765

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 problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within sixty (60) days after the error appeared on your statement.
- At least three (3) 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 thirty (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 ninety (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 ten (10) 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 the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

By his/her/their signatures, the person(s) signing below confirm that they have the necessary authorization of the named Company to enter into this Agreement, open a Business Credit Card Line of Credit with SAFE Credit Union, and authorize SAFE Credit Union to issue Business Credit Cards to Cardholders, and agree that Company will be bound by all terms of this Agreement.

Company Name

Signature

Print Signer's Name

Title

Date

Signature

Print Signer's Name

Title

Date

Card Issue Instructions

By signing below, I/we confirm that I/we are authorized to instruct SAFE Credit Union to establish Accounts and issue Business Cards under the Company's Credit Limit to the individuals named below. All issued Business Cards will be mailed to Company's address in SAFE Credit Union's records.

First Name	MI	Last Name	First Name	MI	Last Name
Title			Title		
Signature		Date	Signature		Date

Personal Guaranty of Company Obligations: Each person signing below agrees to be PERSONALLY, JOINTLY, AND SEPARATELY liable, as a guarantor of the payment and other performance obligations of Company under the terms of the SAFE Credit Union Business Credit Card Agreement and Guarantee ("Business Card Agreement"). This is a continuing personal guarantee and will remain in effect until released in writing by an authorized agent of SAFE Credit Union. Each person signing below waives any and all rights or defenses arising by reason of (a) any election of remedies by SAFE Credit Union which destroys or otherwise adversely affects rights to proceed against Company or any other guarantor of Company's obligations; (b) any disability or other defense of Company or any other obligor, or by reason of the cessation of Company's liability from any cause whatsoever, other than payment in full in legal tender; (c) any statute of limitations, if at any time any action or suit brought by SAFE Credit Union against any person signing below is commenced there is outstanding indebtedness of Company which is not barred by any applicable statute of limitations. If payment is made by Company, whether voluntarily or otherwise, or by any third party thereafter and SAFE Credit Union is forced to remit the amount of that payment to Company's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, the obligation under the Business Card Agreement shall be considered unpaid.

Any person signing below further waives and agrees not to assert or claim at any time any deductions to the amount for any claim of set-off, counterclaim, counter-demand, recoupment or similar right, whether such claim, demand or right may be asserted by the Company, the person signing below, or both.

Each person signing below agrees that SAFE Credit Union can take any SAFE any credit union shares in which the person has an interest to recover all or part of the Company's delinquent obligation to SAFE Credit Union, unless prohibited by law or the governing share agreement. SAFE may exercise this right without waiving any other right or remedy available under the Business Card Agreement, this Personal Guaranty, or at law or in equity to recover all or part of Company's unpaid obligation to SAFE.

Each person signing below agrees to pay SAFE's reasonable costs of enforcing this Guarantee including court costs and reasonable attorney's fees.

Company Name	Tax ID #
Signature	Signature
Print Signer's Name	Print Signer's Name
Address	Address
City, State Zip	City, State Zip
Daytime Phone	Daytime Phone