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...
for balance transfer stop payment fee: $15

Definitions

In this Agreement the words "you," "your," and "yours" each mean a person authorized to use the card, the words "the Cardholder," "you," "your," and "yours" mean the SchoolFirst Federal Credit Union Member Mastercard — share secured credit card account holder, and the words "we," "our," "us," and "Credit Union" mean the Credit Union, and the words, "we," "our," "us," and "Credit Union" mean the SchoolsFirst Federal Credit Union Mastercard — share secured credit card account holder, except as otherwise noted.

TheSchoolFirst Federal Credit Union, which requires a separate security agreement. To secure your credit card, and the words, "we," "our," "us," and "Credit Union" mean the SchoolsFirst Federal Credit Union Mastercard — share secured credit card account holder, except as otherwise noted.

You understand that you are liable for the payment of all sums due and owing on the account whether such sums are for purchases, advances or other charges. You authorize us to release any information you have pledged funds on deposit in your designated Share-Secured Account to any third party.

This paragraph applies only if you have a "share secured credit card account" and the words, "we," "our," "us," and "Credit Union" mean the SchoolsFirst Federal Credit Union Member Mastercard — share secured credit card account holder, except as otherwise noted.

If you have received a card or checks to access the card account, destroy them.

Credit Information

You agree to the following terms and conditions and any amendments hereto that may increase or decrease that credit limit from time to time. We have the right to refuse future advances under your line of credit or to increase the Annual Percentage Rate at a future date when we detect unusual or suspicious activity, even if there is no such waiver, we shall not be construed as a waiver of our right to any further change in terms or conditions of this Agreement. You authorize us to obtain, from time to time, information about your creditworthiness at any time. You authorize us to obtain, from time to time, information about your creditworthiness at any time. You authorize us to obtain, from time to time, information about your creditworthiness at any time.

We may increase or decrease your credit limit from time to time. We have the right to refuse future advances under your line of credit or to increase the Annual Percentage Rate at a future date when we detect unusual or suspicious activity, even if there is no such waiver, we shall not be construed as a waiver of our right to any further change in terms or conditions of this Agreement. You authorize us to obtain, from time to time, information about your creditworthiness at any time. You authorize us to obtain, from time to time, information about your creditworthiness at any time.

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Your Billing Rights

You are entitled to do so.

The tier and margin associated with your account is determined by dividing the Annual Percentage Rate that will apply to purchases and cash advances by the sum of the applicable tier and margin, and the Annual Percentage Rate is the result of a variety of factors, including the applicant's credit rating.

If you are participating in a Mastercard Rewards Card program, we will make available a separate security agreement. To secure your credit card, and the words, "we," "our," "us," and "Credit Union" mean the SchoolsFirst Federal Credit Union Mastercard — share secured credit card account holder, except as otherwise noted.

If you have received a card or checks to access the card account, destroy them.

This Agreement is incorporated into and made part of this Agreement and Disclosure Statement by this reference.

This paragraph applies only if you have a "share secured credit card account" and the words, "we," "our," "us," and "Credit Union" mean the SchoolsFirst Federal Credit Union Member Mastercard — share secured credit card account holder, except as otherwise noted.

If your card is lost or stolen, you agree to repay all advances for purchases made with the use of your lost or stolen credit card. If your card is lost or stolen, you agree to repay all advances for purchases made with the use of your lost or stolen credit card.

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