

Our Business VISA Platinum Credit Card is the Only Card You Need!

- Rates as low as **8.75%** APR*
- No Penalty Rate Increases
- No Annual Fees
- No Cash Advance Fees
- No Balance Transfer Fees
- In-house VISA Program
- Travel and Emergency Services

Ask Us How You Can Apply!

*Annual Percentage Rate. Rates can range from 8.75% APR to 15.75% APR, based upon credit qualifications. Please refer to the Credit Disclosures section on the JSC FCU VISA Credit Card Application for complete details. For current information, please see a Credit Union employee at any branch location, call us at 281.488.7070 or write to JSC Federal Credit Union, P.O. 58346 Houston, Texas 77258. These credit terms are accurate as of 04/03/2008. All rates and credit terms are subject to change without notice.

JSC Federal Credit Union
P.O. Box 58346
Houston, Texas 77258

Contact Information

All Offices
281.488.7070 800.940.0708

Loan Department Fax
281.488.0549

STAR Audio Response System
281.488.0708 800.940.0708 (option #3)

Website/Online Banking
www.JSCFCU.org



EXPLANATION OF FINANCE CHARGES

FINANCE CHARGES will be incurred from the statement date on the average daily balance of previously billed but unpaid purchases, and on new purchases from the date such new purchases are posted to your account. FINANCE CHARGES will be incurred on the average daily balance of cash advances from the date posted to your account until payment in full is posted to your account.

No FINANCE CHARGE will be incurred on purchases if you pay the entire new balance by the due date shown on the statement. Cash advances; however, are subject to FINANCE CHARGE from the date posted to your account. There is no grace period for cash advances.

We figure FINANCE CHARGE on your account by multiplying the monthly periodic rate by the average daily balance of your account.

To get the average daily balance we take the beginning balance of your account each day, add any new purchases or cash advances and subtract any payment or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

Payments must be RECEIVED, NOT POSTMARKED, by the due date to avoid finance charges on purchases. If paying in full. Also, when a due date falls on a day we are not open, we must receive your payment prior to that date, not after it. Payments made after business hours through our STAR voice response system are posted the following business day.

NOTIFICATION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, you must write to us on a separate sheet at the address listed on your statement. You should write to us as soon as possible. We must hear from you no later than sixty (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, you should give us the following information: (or use from provided below)

- . 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.

If you have authorized us to pay your credit card bill automatically from your share or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Liability for Unauthorized Use

You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify JSC Federal Credit Union at 1330 Gemini, Houston, Tx 77058, in writing or orally at: 281-488-7070, of the loss, theft or possible unauthorized use. In any case, your liability will not exceed \$50.00.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including FINANCE CHARGES, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any FINANCE CHARGES related to any questioned amount. If we didn't make a mistake, you may have to pay FINANCE CHARGES, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between you and us when it finally is.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property 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 have the right not to pay the remaining amount due on the property or services. The only limitation to this right is that you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

VISA BUSINESS CARD AGREEMENT

This agreement made and entered into by and between JSC Federal Credit Union, P.O. Box 58346, Houston, Texas 77258 (the "Credit Union"); and the Borrower. Whereas, the Credit Union is a member and licensee of VISA U.S.A, Inc. duly authorize to issue Visa Business Cards (hereinafter called "Business Cards") and to enter into corporate agreements regarding such issuance, and, Whereas, the Credit Union desires to make available to the Company Business Cards for issuance to designated employees of the Company that are eligible for said cards, and, Whereas, the Company wishes to have the Credit Union issue Business Cards to eligible employees designated by it as "Designated Employees". Now, therefore, in consideration of the foregoing premises and the mutual covenants and obligations contained herein, the parties agree as follows:

1. The Credit Union shall issue Business Cards to Designated Employees with the understanding that each employee may only charge purchases of goods and services and obtain cash advances that are necessary for or incidental to travel for authorized business activities. Use of said cards will constitute an extension of credit to the Company by the Credit Union. Each Business Card issued shall constitute a separate account hereunder.
2. Unless cancelled by the Credit Union, each Business Card shall be in force for the term stated thereon. Within 45 days of the scheduled expiration date of a Business Card, the Company or Designated Employee shall notify the Credit Union if the Business Card should not be renewed. In absence of such notification, the Credit Union may renew the Business Card.
3. The Company and its principals/owners shall be liable for any and all authorized charges and cash advances made with the Company's cards and shall pay it together with any finance charges accrued. Unauthorized use is any use by an individual other than the Designated Employee without the knowledge or consent of the Company or the Designated Employee to whom it was issued. If the Company or a Designated Employee believes that the card has been lost or stolen, the Credit Union must be notified at 800.528.2273.
4. The Credit Union shall establish and advise the Company, by separate document, of the limit (the Individual limit) on the extension of revolving credit under each account, which Individual Limit may be adjusted from time to time in the discretion of the Credit Union with the approval of the Company. In addition, the establishes a limit (the Aggregate Limit) on the extension of revolving credit on all of the account. In addition, the Credit Union may adjust the Aggregate Limit from time to time in the discretion of the Credit Union with the approval of the Company.
5. The Company shall resume the responsibility of requiring its employees to adhere to the VISA BUSINESS Card Agreement/Disclosure Statement.
6. All Business Cards shall remain the property of the Credit Union and are not assignable or transferable and may be cancelled by the Credit Union at any time for any reason, without notice, except as required by law. Such cancellation shall in no way impair existing obligations to the Credit Union. Any and all cards must be surrendered to the Credit Union upon lawful command.
7. If the Company fails to comply with any term or condition of the Agreement or fails to make any payment within the grace period when said payment is due, or if the Company becomes a subject of bankruptcy or insolvency proceedings, or if it is discovered that any representation made to induce the Credit Union to extend credit hereunder was untrue, the full amount owned by the Company shall, at the Credit Union's option and after notice, if any required by law, become immediately due and payable. In the unexpected and unlikely event that the amount of revolving credit owing on all the accounts ever exceeds the Aggregate Limit, the excess shall after notice, if any, required by law, become immediately due and payable. The Company shall pay all costs arising from any collections of accounts including, without limitation, reasonable attorneys fees and disbursements.
8. The Company shall have sole responsibility for notifying the Credit Union of any cancellation of charging privileges of Designated Employees. The Company shall return to the Credit Union the card upon cancellation. The Company shall be responsible for any and all charges made prior to the return of the card to the Credit Union.
9. This agreement shall be in effect as of the date hereof and shall remain in full force and effect unless terminated by either party upon 90 days prior written notice.
10. The Credit Union shall have the right to terminate this Agreement, effective immediately, upon any material breach or violation of any obligation contained in this agreement by the Company.
11. Unless otherwise specifically agreed in writing by the Credit Union, the Company shall furnish the Credit Union with an annual report at the end of each year.
12. No charges or cash advances may be incurred for personal, family, household, or agricultural purposes. The Company shall so advise each Designated Employee.
13. Notice Procedure - Notice, which required hereunder, shall be sent by first class mail to the other party at the address set forth at the beginning of this Agreement and will be effective from the date it is duly postmarked. Either party may provide for change of its address by sending notice of its new address in the same manner.
14. This agreement constitutes the entire understanding between the parties pertaining to the subject matter hereof. Any representation, promise, modification, or amendment shall not be binding upon either party unless reduced to writing and signed by both parties.

To report a lost or stolen VISA Check Card, please call 866.692.9364
To report a lost or stolen ATM Card, please call 800.940.0708.
To report a lost or stolen VISA Credit Card, please call 866.692.9364.

Business Visa Application



Business Platinum



JSC
Federal Credit Union

04/08



We do business in accordance with Federal Fair Lending Laws.

BUSINESS PROFILE

JSC FCU Business Account Number _____ \$ _____ Current Balance of Business Checking Account _____

Legal Name Doing Business As

Applicant's Legal Name (under which tax returns are filed) _____ Select the Name You Would Like Your Account Set Up In _____

Doing Business Name _____ How Name Should Appear on Card _____

Retail Wholesale Manufacturer Service Other, please describe: _____

Select Your Type of Business _____

Sole Proprietor Corporation S Corporation Partnership LLC Other, please describe: _____

Select Your Ownership (Legal) Structure _____

Physical Business Address (No P.O. Boxes) _____ City _____ State _____ Zip Code _____

Mailing / Billing Address _____ City _____ State _____ Zip Code _____

() _____ - _____

Business Phone _____ Federal Tax ID# _____ Date Business Established _____ Current Owner Since _____

\$ _____ / to / _____ Owned Leased \$ _____

Gross Annual Income Net Annual Income Fiscal Year Building is Monthly Mortgage/Lease Payment

GENERAL INFORMATION

\$ _____ Yes No Yes No Yes No

Total Line Requested Number of Cards Requested Is this to increase an existing line? Are you a registered Non-Profit Organization?

OWNER / GUARANTOR PROFILE

Individual Legal Name (Owner/Guarantor #1) _____ / / - - Social Security # _____ Drivers License Number _____

Physical Home Address (No P.O. Boxes) _____ City _____ State _____ Zip Code _____ Percentage Ownership _____

() () \$ _____ Personal Net Worth (excluding business) Annual Income* _____

Phone Mobile Phone _____ / / - - \$ _____

Individual Legal Name (Owner/Guarantor #2) _____ Date of Birth _____ Social Security # _____ Drivers License Number _____

Physical Home Address (No P.O. Boxes) _____ City _____ State _____ Zip Code _____ Percentage Ownership _____

() () () \$ _____ Personal Net Worth (excluding business) Annual Income* _____

Phone Mobile Phone _____ / / - - \$ _____

*You do not have to disclose alimony, child support, separate maintenance income or its source unless you want us to consider it in connection with this application.

ADDITIONAL AUTHORIZED SIGNERS (Additional Cards for Your Employees)

Full Name (Cardholder) _____ / / - - Social Security # _____ Drivers License Number _____

Home Address _____ City _____ State _____ Zip Code _____ Company Title _____

Full Name (Cardholder) _____ Date of Birth _____ Social Security # _____ Drivers License Number _____

Home Address _____ City _____ State _____ Zip Code _____ Company Title _____

AUTHORIZATION

I/We promise that everything I/We have stated in, or included in or attached to this application document is true, complete, and correct to the best of my/our knowledge. I/We have read and understand all the disclosures and agreements listed in this application document. If there are any important changes I/We will notify JSC Federal Credit Union (JSC FCU) in writing immediately. I/We authorize JSC FCU to make whatever credit inquiries it deems necessary in connection with this credit application, in the review or collection of any credit extended in reliance on this application for credit and any update, renewal or extension of the credit requested. I/We understand that JSC FCU will rely on the information in the application and credit report to make its decision. I/We understand that additional documents may be requested by JSC FCU to determine a final approval on this credit application. All such information, along with this application, shall remain JSC FCU's property whether or not credit is extended. I/We certify that all purchases and cash advances will be used for business purposes and not for personal, family, or household purposes. If so requested, JSC FCU will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

I have read the above statement.

Owner/Authorized Signature #1 _____ Date _____ Owner/Authorized Signature #2 _____ Date _____

OFFICE USE ONLY: Approved Declined Date: _____ Credit Line: \$ _____ By: _____

Please Remove Before Mailing

CREDIT DISCLOSURE

Please Remove Before Mailing

CARD TYPE	ANNUAL PERCENTAGE RATE INDEX AND SPREAD	MONTHLY PERIODIC RATE	MINIMUM FINANCE CHARGE	ANNUAL MEMBERSHIP FEE	BALANCE COMPUTATION METHOD	GRACE (FREE) PERIOD FOR REPAYMENT OF THE BALANCE FOR PURCHASES	CASH ADVANCE FEE, FINANCE CHARGE, TRANSACTION FEE, LATE PAYMENT FEE AND OVER-THE-LIMIT FEE
PLATINUM	8.75%* - 15.75%	0.729% - 1.313%	NONE	NONE	Average Daily Balance** (including new purchases)	25 Days***	Cash Advance Fee: NONE Transaction Fee: NONE Late Fee: \$5.00 Over-The-Limit Fee: \$5.00

OTHER CHARGES: Sales Slips or Duplicate Statement Fees: \$2.00 Returned Check Charge: \$20.00, Collection and Attorney's Fee: as permitted by law. STATEMENT ON CHARGE CARD PAYMENTS: All charges made on this card are due and payable when you receive your periodic statement.

* Based on credit qualifications.
 ** The average daily balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, then dividing by the number of days in the billing cycle.
 *** The grace period is the full billing cycle, which can be less than, equal to or greater than 30 days depending on the number of days in the billing cycle. There is no Purchase or Finance Charge for a monthly billing cycle if the Purchases New Balance is paid and credited in full by the end of that billing cycle, or if the Purchases previous balance is zero. If neither of these conditions apply, Finance Charges are imposed on Purchases from the day they are posted to your Account. Finance Charges are imposed on Cash Advances from the day they are posted to your Account until payment in full is received.

Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rates to dollars will be at a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, increased by one-percent which fee is a recoupment of the processing fee incurred by the data processor. The VISA Card may not be used for illegal transactions. The credit terms are accurate as of the printing of this application and are subject to change. EFFECTIVE DATE: 04/03/2008 For updates on terms, please write: JSC FEDERAL CREDIT UNION, P.O. Box 58346, Houston, Texas 77258