



# Credit Card Agreement for Bankers Trust Visa® Gold Accounts

1001979 3/20

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for</b> • Purchases • Balance Transfers	<b>0.00%</b> introductory APR until the end of 6 billing cycles from the date the account is opened. After that, your APR will be <b>12.25%</b> . This APR will vary with the market based on the Prime Rate.*
<b>APR for Cash and Overdraft Advances</b>	<b>17.25%</b> This APR will vary with the market based on the Prime Rate.*
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash and overdraft advances on the the transaction date. After the grace period, we will begin charging interest on balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Membership Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer  • Cash/Overdraft Advances • Foreign Transactions	After grace period, greater of <b>\$10</b> or <b>2%</b> per balance transfer made (grace period for balance transfer fee is 6 months after account opening)  Greater of <b>\$10</b> or <b>2%</b> per advance <b>1%</b> of each transaction in U.S. Dollars
<b>Penalty Fees</b> • Late Payment • Returned Payment	<b>\$15</b> <b>\$20</b>

**How we will calculate your balance:** We use a method called "average daily balance (including new purchases)." See below for more details.

**Billing rights:** Information on your rights to dispute transactions and how to exercise those rights is provided on the reverse side of this account agreement.

**Overdraft protection:** Overdraft coverage only applies to Bankers Trust checking account. Bank determines the overdraft advance amount as follows: (a) Bank will advance the exact dollar amount to cover the overdraft, subject to a minimum overdraft protection advance amount of \$25.00. (b) If the amount of available credit on your Credit Card is less than the amount of the overdraft or less than the \$25.00 minimum, we will still advance the available amount. The applicable APR and transaction fee that apply to overdraft protection advances are listed above. Overdraft protection advances, and applicable interest and fees, may cause your Account balance to exceed your credit limit. If there is more than one person listed on the checking account that you have linked for overdraft protection, then: (a) Cardholder will be responsible for all overdraft protection advances regardless of which person writes the check or engages in any other transaction (such as a debit card purchase) that causes the overdraft; and (b) Cardholder agrees to allow us to disclose to any authorized person on your checking Account, that this Credit Card is linked to your checking Account for overdraft protection. We reserve the right to cancel, suspend, or change the terms or conditions of your overdraft protection service at any time, for any reason.

\*After the introductory rate, the Annual Percentage Rate (APR) will vary based on changes in the index (the National Prime Rate published in the Wall Street Journal). For Purchases and Balance Transfers we add a margin of 9%. For Cash and Overdraft Advances we add a margin of 14%. The index may be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Federal Reserve Bank. Changes in the index will take effect beginning with the first billing cycle in the month following a change in the index. Increases or decreases in the index will cause the APR and regular periodic rate to fluctuate resulting in increased or decreased finance charges on the account. As of March 16, 2020, the index was 3.25%. The account will never have an APR over 21%.

**1. Agreement.** These regulations govern the possession and use of Visa Gold Credit Cards ("card") issued by Bankers Trust ("Issuer"). This Agreement replaces and supersedes any prior Agreement. Each person who applies for a Visa Gold card and in whose name the card is issued ("Holder") consents and agrees to this Agreement and to the terms contained on the credit cards, sales drafts, credit adjustment memos, and cash advance and balance transfer drafts signed by or given to Holder or any authorized user of Holder's card. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these regulations, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance or balance transfer drafts, or other forms signed by or given to Holder or any user of Holder's cards to evidence a credit card transaction.

Holder authorizes an investigation of Holder's credit standing prior to issuance of a card and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. Holder understands that negative information that will reflect on your credit report may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations under this Agreement. If you believe information related to this extension of credit in your credit report is inaccurate, you may notify us in writing at Bankers Trust, 453 7th Street, Des Moines, IA 50309.

Holder agrees that Issuer may release information in our records regarding Holder's card in order to comply with any properly-served subpoena or similar request issued by any state or federal agency or court; to share Issuer's credit experiences on Holder's card with credit reporting agencies and other creditors who Issuer reasonably believes are doing business with Holder; and then to provide card information to any third party who Issuer reasonably believes is conducting an inquiry in accordance with the Federal Fair Credit Reporting Act or applicable state law.

Holder agrees not to use the card for illegal gambling or other illegal purpose. Illegal use of your card could result in legal action and/or the restriction or revocation of your card. These regulations apply to all Visa Gold cards issued to Holder or to others on Holder's authorization and to any authorized user of Holder's card.

**2. Annual Membership Fee.** See the Pricing Information Table for fee amount. As a condition of participation in the Issuer's credit plan and the issuance of the card, Holder agrees to pay an annual membership fee, if applicable, payable upon issuance of the card and annually thereafter. The applicable annual membership fee will be assessed annually if your account is open or if you maintain an account balance, whether or not you have active charging privileges. The annual membership fee will be posted to Holder's card and is not refundable, except as otherwise provided by law. Your periodic statement will display the annual fee when it will be assessed. You may avoid paying this fee by sending written notice of your termination within 30 days of the mailing date of the periodic statement to Bankers Trust, P.O. Box 1991, Des Moines, Iowa, 50305-1991. You may use your card(s) within this 30 day period, but immediately thereafter must send your card(s), which you have cut in half, to this same address.

**3. Use of Card.** Credit purchases from a merchant or cash advances from participating financial institutions may be obtained by Holder or an authorized user of Holder's card presenting Holder's card to the merchant or participating financial institution and, if requested, providing proper identifying information and signing the appropriate drafts. Balance transfers may be obtained by Holder from Issuer in person, at any Bankers Trust office, or by telephone at 1-888-793-4610. Proper identifying information and a signature must be provided to obtain a balance transfer. Failure to sign a draft does not relieve the Holder of liability for purchase, cash advance or overdraft transactions, or balance transfer. The card may also be used to obtain cash advances from certain automated teller machine ("ATM") terminals, provided it is used with the Holder's Personal Identification Number ("PIN") issued to the Holder. Holder may make cash advance withdrawals totaling not more than \$300.00 per day from ATMs displaying the Plus or Shazam logos, or any other compatible ATM terminal. ATM terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals.

Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before Issuer receives notification, orally or in writing, of loss, theft, or possible unauthorized use of the card or PIN. To avoid liability, lost or stolen cards or PINs should be reported immediately to Issuer by notifying by telephone at 1-800-325-3678.

Issuer is not responsible for any person's or entity's refusal to honor the card or for any failure of an ATM to process a cash advance. Issuer will have no responsibility for merchandise or services purchased with the card, unless purchased from us. Issuer may, in our discretion, consider certain transactions to be the equivalent of cash advance transactions, and Issuer reserves the right to treat them as cash advances under the Agreement. Those transactions may include overdraft coverage and using the card to purchase: wire transfers, money orders, traveler's or convenience checks, casino gaming chips, lottery tickets, off-track betting, wagers at race tracks, and tax payments. A transaction fee equal to the greater of \$10 or 2% of the amount will be assessed on these transactions if considered cash advances and will be included as a portion of the Fees.

**4. Credit Line.** Holder will from time to time be informed of the amount of the approved credit line established for Holder. Holder covenants not to make credit purchases, cash advances, balances, or other borrowings in excess of that amount. However, notwithstanding such credit line, Holder is liable for all purchases, cash advances, balance transfers, and borrowings made with Holder's card by Holder or by anyone authorized to use Holder's card.

**5. Payment.** Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Holder shall pay within 25 days after each Statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a Minimum Payment of \$25.00 or 4% (rounded up to the nearest whole dollar amount) of the New Balance, whichever is greater.

Conforming payments must be mailed to Bankers Trust; P.O. Box 1991, Des Moines, Iowa, 50305-1991 using the envelope and payment coupon provided with Holder's periodic statement or made using the eZCard (Credit Card) service at BankersTrust.com. Payments received at the P.O. Box or made via the Web site by 5 p.m. Central Time will be credited on the business day they are received. Payments received at the P.O. Box or made via the Web site after 5 p.m. Central Time will be credited on the following business day.

Payments must be in U.S. funds and, unless the payment is made electronically, must be in the form of a personal check, money order, or cashier's check, and capable of being processed through the Federal Reserve System. All payments must be drawn on a financial institution in the United States.

Nonconforming payments are payments made by any other means and may not receive credit for up to five days after the date of receipt.

All payments by Holder will be applied first to payment of Interest Charges; second to fees, if any; and finally to the outstanding principal amount in high-to-low ANNUAL PERCENTAGE RATE (APR) order. Payments in excess of the Minimum Payment Due will be applied to the outstanding principal amount in high-to-low ANNUAL PERCENTAGE RATE (APR) order.

For any minimum monthly payment (shown as Minimum Payment Due on each periodic statement) which is not paid by the Payment Due Date shown on Holder's periodic statement, or not paid by the end of the grace period extended after the Payment Due Date shown on Holder's periodic statement as may be required by applicable law, Holder may be charged, and hereby agrees to pay Issuer, a Late Payment Fee of \$15.00 which will be added to the account balance.

**6. Interest Charges.** Holder shall pay Interest Charges as shown on Holder's periodic statement for each billing period in which there is a cash advance or balance transfer or the Previous Balance is not paid in full prior to the Statement Closing Date of the periodic statement. The minimum Interest Charge will be no less than \$0.50.

**Introductory/Promotional APRs.** If your Account is eligible for one or more introductory rates, the Pricing Information Table will describe the duration, the transactions to which the introductory rates apply, the introductory daily periodic rates, and the corresponding APRs applicable to your Account as of the date your Account opened. If a promotional rate is offered after your Account is open, the terms applicable to that promotional APR will be provided at that time. After the introductory rates or any other promotional rates expire, the remaining balances will be subject to the applicable Standard or Standard Variable APR terms.

**Interest Charge for Purchases.** An INTEREST CHARGE will be imposed on purchases, including current transactions that are not subject to an Introductory or Promotional Rate, if Holder did not pay the full Previous Balance as shown on the current periodic statement by the date the amount was due. No INTEREST CHARGES will be imposed on purchases in the next billing cycle if Holder paid in full the New Balance by the Payment Due Date as shown on the current periodic statement. If imposed, all INTEREST CHARGES are computed for current transactions from the date of posting (Trans Date).

The INTEREST CHARGES are computed by applying the monthly periodic interest rate of 1.020833% (**ANNUAL PERCENTAGE RATE: 12.25%**) to the entire "Balance Subject to Interest Rate." The "Balance Subject to Interest Rate" is the "average daily balance" of the account, including current transactions. We figure the INTEREST CHARGE on purchases on your account by applying the monthly periodic interest rate to the "average daily balance" of purchases on your account, including current transactions. To get the "average daily balance," we take the beginning balance of the account each day, add any new cash advances, balance transfers, credit purchases, and other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees, and unpaid INTEREST CHARGES. This gives us the daily balance. Then we add up all of 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."

INTEREST CHARGES for credit purchases begin on the date the purchase is posted to the card unless the Previous Balance shown on the periodic statement is paid in full prior to the Statement Closing Date. Credit purchases made during the statement period and the Previous Balance will be excluded from the calculation of the "average daily balance" if the Previous Balance shown on the periodic statement was paid in full prior to the Statement Closing Date. Holder may avoid additional INTEREST CHARGES on account by paying in full the New Balance shown on the periodic statement within 25 days after Statement Closing Date.

(Continued on reverse side)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.

**Interest Charges for Balance Transfers.** An INTEREST CHARGE is imposed for balance transfers that are not subject to an Introductory or Promotional Rate, including current transactions, from the date of posting each balance transfer transaction. A fee of \$10.00 or 2% of the amount, whichever is greater, will be assessed for each balance transfer transaction. The INTEREST CHARGE is imposed as long as any balance transfer remains unpaid. The INTEREST CHARGE is computed by applying the monthly periodic interest rate of 1.020833% **(ANNUAL PERCENTAGE RATE: 12.25%)** to the entire "Balance (Continued on reverse side) Subject to Interest Charge." The "Balance Subject to Interest Charge" is the "average daily balance" of the account (including current transactions). To get the "average daily balance," we take the beginning balance of the account each day, add any new balance transfers, or other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees, and unpaid Interest Charges. 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." The Interest Charges for balance transfers begin on the date the transaction is posted to the account. Holder may avoid additional Interest Charges on an account by paying in full the New Balance show on the card's periodic statement within 25 days after Statement Closing Date.

**Interest Charges for Cash and Overdraft.** An INTEREST CHARGE is imposed for all cash and overdraft advances that are not subject to an Introductory or Promotional Rate, including current transactions, from the date of posting each cash and overdraft advance transaction. A fee of \$10.00 or 2% of the amount, whichever is greater, will be assessed for each cash and overdraft advance transaction. The INTEREST CHARGE is imposed as long as any cash and overdraft advance remains unpaid. The INTEREST CHARGE is computed by applying the monthly periodic interest rate of 1.4375% **(ANNUAL PERCENTAGE RATE: 17.25%)** to the entire "Balance Subject to Interest Charge." The "Balance Subject to Interest Charge" is the "average daily balance" of the account (including current transactions). To get the "average daily balance," we take the beginning balance of the account each day, add any new cash and overdraft advances, or other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees, and unpaid Interest Charges. 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." The Interest Charges for cash and overdraft advances begin on the date the transaction is posted to the account. Holder may avoid additional Interest Charges on an account by paying in full the New Balance show on the card's periodic statement within 25 days after Statement Closing Date.

**7. Preauthorized Payments on Account.** When you completed your credit card application with us, you may have given us authorization to perform transfers from a checking or savings account maintained by you to make payments to your card account. Your written authorization should have indicated whether a checking or savings account should be used for making such automatic payments. As you authorized, we will generate an automatic payment on the Payment Due Date from the account you specified for: (1) the amount of the unpaid Minimum Payment Due as of the Statement Cycle Date; (2) the amount required to pay off your last statement balance ("New Balance"), minus any current cycle payments, credits, or disputes (however, if the last statement balance minus such payments, credits, or disputes results in a balance less than the unpaid Minimum Payment Due, the payment will be equal to the unpaid Minimum Payment Due as of the Statement Cycle Date); or (3) the set amount you designated to be paid automatically. Under option 3 you understand that if the Minimum Payment Due for any billing cycle is greater than the fixed amount you designated, the automatic payment will equal the Minimum Payment Due, and you authorize us to debit the designated checking or savings account for the Minimum Payment Due rather than the fixed amount. Also under option 3, you agree that if the designated fixed payment amount is greater than the last statement balance, the automatic payment will be equal to the last statement balance rather than the designated fixed amount.

Under all three options, you have the right to stop payment of any preauthorized transfer of funds to pay on your card account by notifying us orally or in writing at least three (3) business days before the scheduled date of the transfer. We may require you to provide written confirmation of a stop payment order within 14 days of your oral notification. An oral stop payment you provide ceases to be binding after 14 days if you fail to provide the written confirmation we request.

The periodic statement you receive on your card constitutes written notice to you of the amount of funds and date of transfer for each such preauthorized payment on your account.

**8. Security Interest.** All credit advanced to Holders for purchases, cash advances, or balance transfers constitute loans made by Issuer to Holder in the state of Iowa. Issuer disclaims as security for loans made to Holder under these regulations any security interest it may at any time have in household goods or real property. Except as disclaimed above, loans made to Holder after the effective date of this Agreement may be secured by collateral given by any Holder to secure other loans from Issuer.

**9. Currency Conversion.** When you use your Visa Gold card at a merchant that settles in currency other than U.S. dollars, the charge will be converted to a U.S. dollar amount. The currency conversion rate used to determine the transaction amount in U.S. dollars is either 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 plus 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction or posting date. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction. This fee will appear on your periodic statement as the "SVC CHARGE - ISA FEE."

**10. Disputes.** Issuer is not responsible for refusal by any merchant, financial institution, or automated equipment to honor your card. Except as provided in the federal Truth-in-Lending laws (as indicated in the summary of billing rights below), Issuer has no responsibility for merchandise or services obtained with the card. Any dispute concerning merchandise or services will be settled between Holder and merchant concerned.

**11. Default.** Holder covenants to observe and comply with these regulations and covenants not to permit an event of default to occur. Holder further covenants not to take any action or permit any event to occur which materially impairs the Holder's ability to pay on Payment Due Date. Issuer may consider account in default if any of the following events occur: (A) Holder fails to make a required payment when due or when delinquent as determined by applicable state law; (B) Holder uses this account or card in excess of the credit limit; (C) Holder has made any material representation to induce Issuer to extend credit which proves to be untrue; (D) Holder breaches any of the terms of this Agreement; (E) In the event of Holder's death, incompetency, bankruptcy, insolvency, fraud or misrepresentation.

If Issuer determines that an event of default has occurred, Issuer shall have such rights and remedies available to a creditor under applicable federal and state law including, but not limited to, the right to close Holder's card and account, revoke the privileges attaching to any card, accelerate payment and demand the total outstanding balance to be paid (including unpaid Interest Charges) if Holder does not cure the default within 20 calendar days after the notice is mailed to the address of Holder, or given as otherwise provide by law. Issuer has this right, without notice and opportunity to cure, if the default to Holder's account is the second default within 365 days, the Holder is notified of the prior default, and the Holder cured the default.

**12. Termination.** Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name a card is issued. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The card is and shall remain the property of the Issuer and Holder agrees to surrender them to Issuer upon demand.

**13. Amendments and Change in Terms.** We have the right to change the terms of this Agreement from time to time. Changes may include, but are not limited to, changing the Periodic Interest Rate or method of determining Interest Charges or changing the amount of your annual membership fee, transaction fees, or penalty fees. The updated terms of your account will apply to any transactions that occur 60 days from the notice of change and will not be applied retroactively to previous balances. If we make a change we will give you notice as required by applicable law. If the change will increase the Periodic Interest Rate (Monthly Periodic Interest Rate and Annual Percentage Rate) on a fixed interest rate plan, other Interest Charges, other fees, or impose new fees not set forth in this Agreement, we will give a written notice describing the change at least 45 days before the change is made. As permitted by state and federal laws, unless you notify us by telephone at 1-888-793-4610 or send us written notice at Bankers Trust, P.O. Box 1991, Des Moines, Iowa, 50305-1991, that you do not accept the change within 45 days of the date we mailed our notice, and refrain from using the card, the change will be made. Such change may become effective as to your account on the first day of the billing cycle during with the effective date stated in our notice occurs. In any event, use of your card on or after the effective date of the change signifies acceptance of the change even if you called us or sent us written notice of non-acceptance. If you do not accept the change, you will be permitted to repay the outstanding balance as of the effective date of the change, under the terms of your Agreement in effect when we gave you notice of the change. An opt-out will not be treated as default so long as you repay the outstanding balance, if applicable, under the terms of the Agreement in effect when we gave you notice of the change.

**14. Miscellaneous.** A) If any provision of this Agreement is determined to be unlawful or unenforceable for any reason, the remainder of the Agreement will remain enforceable. B) Issuer can choose not to exercise or to delay enforcement of our rights without losing them. C) Issuer may send account materials (cards, periodic statements, and notices) to any person listed on the account, and that person will be responsible for delivering those materials to the other persons authorized on the account. Notice to any one of you will be considered notice to all. D) Cards are issued with an expiration date. Issuer has the right not to renew Holder's account. Without limiting Issuer's rights provided in the section of this Agreement entitled "Default," Issuer has the right to revoke the privilege attached to any or all cards, cancel the cards and terminate this Agreement as to future purchases, cash advances, or balance transfers at any time for any reason. All cards are the property of the Issuer. Holder agrees to immediately surrender all cards to Issuer or our designee upon demand. E) Issuer may sell, assign, or transfer your account or any portion of it without notice to you. Holder may not sell, assign, or transfer your account without first obtaining Issuer's prior written consent. F) If there is a credit balance on the account or Holders make an overpayment which creates a credit balance, Issuer will apply it to future amounts owed. If requested, Issuer will refund any credit balance greater than \$1.00 no later than 180 days from the date the credit balance was created. G) If Holder moves, you agree to notify Issuer of your new address in writing. Otherwise Issuer may send monthly periodic statements and other notices to Holder at the address shown for Holder in our files.

**15. Governing Law.** Holder agrees to be governed by the Iowa Consumer Credit Code with respect to all aspects of the transactions arising under this Agreement. All statutory references are to the statutes as they may be renumbered or amended from time to time.

**16. Disclosure of Charges.** (a) ANNUAL PERCENTAGE RATE for Purchases and Balance Transfers: 12.25%; (b) Monthly Periodic Interest Rate for Purchases and Balance Transfers: 1.020833%; (c) Grace Period for Repayment of Purchases: 25 days; Grace Period for Repayment of Balance Transfers: None (d) ANNUAL PERCENTAGE RATE for Cash Advances: 17.25%; (e) Monthly Periodic Interest Rate for Cash Advances: 1.4375%; (f) Grace Period for Repayment of Cash Advances and Overdrafts: None; (g) Transaction Fee for Cash Advances and Balance Transfers: \$10.00 or 2% of the amount, whichever is greater; (h) Annual Membership Fee: None; (i) Returned Check Fee: \$20.00; (j) Late Payment Fee: \$15.00; (k) Card Replacement Fee: \$20.00; (l) Card Replacement Expediting Order Fee: \$50.00; (m) Please refer to the FIS ScoreCard agreement and/or website for details of the rewards program.

## Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### **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:

Bankers Trust  
P.O. Box 1991  
Des Moines, IA 50305-1991

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 60 days after the error appeared on your statement.
- At least 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 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 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 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 of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

Bankers Trust  
P.O. Box 1991  
Des Moines, IA 50305-1991

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.