Dakota Plains
Federal Credit Union

CREDIT LINE ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA PLATINUM AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA PLATINUM CREDIT CARD, AND/OR ANY OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchase	VISA Platinum: _____**%**
APR For Balance Transfers	VISA Platinum: _____**%**
APR For Cash Advances	VISA Platinum: _____**%** Overdraft Line of Credit: _____**%**
Paying Interest	For VISA Platinum, We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. For all Feature Categories, We will begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**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 http://www.consumerfinance.gov/learnmore.**
Fees	
Set-Up And Maintenance Fees • Additional Card	For VISA Platinum, **$15.00** per additional Card
Transaction Fees • Overdraft Transfer • Foreign Transaction	**$2.50** For VISA Platinum, **1.00%** of each foreign currency transaction in U.S. Dollars. For VISA Platinum, **1.00%** of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Late Payment • Returned Payment	For Overdraft Line of Credit, **5.00%** of the scheduled payment due [**$25.00** minimum] For VISA Platinum, up to **$25.00** For Overdraft Line of Credit, **$29.00** For VISA Platinum, up to **$29.00**

How We Will Calculate Your Balance: For Overdraft Line of Credit, We use a method called "daily balance." For VISA Platinum, We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

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In this Agreement, the reference to "We," "Us," "Our," and "Credit Union" mean DAKOTA PLAINS FEDERAL CREDIT UNION. The words "You" and "Your" mean each person accepting this Agreement. If this is a joint Account, read singular pronouns in the plural. The words "Card" and "Credit Card" mean any VISA Platinum Credit Card issued to You by Us and any duplicates or renewals. "Convenience Checks" mean the special Account access devices that We may provide for Your use from time to time.

You, as the Borrower, under a Credit Line Account ("Account"), understand that the following Federal Disclosure Statement and the terms and conditions found herein constitute Our Agreement with You. You may request advances on Your Account through a variety of means which could include (but may not be limited to) telephonic requests, advance request forms, vouchers, checks, charge slips, Convenience Checks, Credit Cards, automated teller machine (ATM) card, debit card, wire transfers, direct transfers and/or wire transfers to specific payees identified by You, direct transfers to Your savings/checking or other Credit Union account and the like. Regardless of the means by which any advance is made, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

FEATURE CATEGORIES. Your Account has Feature Categories which may include VISA Platinum and Overdraft Line of Credit.

Feature Category	Daily Periodic Rate	**ANNUAL PERCENTAGE RATE**
VISA Platinum	_____%	_____%
Overdraft Line of Credit	_____%	_____%

ADVANCES. Whenever You request a transaction, We may require You to prove Your identity. Advances made on Your Account will be processed according to the instructions You give Us (such as by wire transfer, direct transfer to Your Credit Union account or by other such means) and You authorize Us to do this, or We may draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your advance request unless You notify Us that You disagree with any such item appearing on Your periodic statement according to the provision of this Agreement titled "Your Billing Rights: Keep this Document for Future Use."

SECURITY. As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (other than those deposits established under a governmental approved tax deferral plan such as an IRA or Keogh account), and any dividends due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

CONSENSUAL LIEN ON SHARES. If You have been issued a Credit Card, You grant and consent to a lien on Your shares with Us (except for IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance, and/or Overdraft Line of Credit balance created through the use of Your ATM or debit card.

OTHER SECURITY. Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-In-Lending Disclosure" in any particular Agreement evidencing such debt.

LINE OF CREDIT LIMITS. You will be notified of each specific Credit Limit for each Feature Category for which You are approved. Unless You are in default, any Credit Limits established for You will generally be self-replenishing as You make payments. You will keep Your unpaid balance within Your Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advances which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of any amounts owed. If any Account access device, such as a Overdraft Identification Number (PIN) is requested and approved, You understand that any such Account access device(s) will be mailed only to the primary Borrower at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay at any time without penalty. Any partial payment or prepayment will not delay Your next scheduled payment. You also understand that You will only be charged periodic Finance Charges to the date You repay Your entire balance. You may make larger payments without penalty. Any unpaid portion of the Finance Charge will be paid by subsequent payments and will not be added to Your principal balance. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges. We may apply each payment to whichever Feature Category We wish. For Overdraft Line of Credit, payments will be applied first to any Late Charges owing, then to the Finance Charge due, then to the outstanding principal balance. As permitted by law, We may apply VISA Platinum payments at Our discretion. All payments to Us must be in lawful money of the United States.

For Overdraft Line of Credit, Minimum Monthly Payments will be determined by Your maximum approved Credit Limit. For Credit Limits of $500.00, Your Minimum Monthly Payment will be an amount equal to the lesser of $50.00 or Your outstanding balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit. For Credit Limits of $1,000.00, Your Minimum Monthly Payment will be an amount equal to the lesser of $100.00 or Your outstanding balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit.

For VISA Platinum, Minimum Monthly Payments will be established at the close of each billing cycle at an amount equal to 2.50% of Your then outstanding balance, subject to the lesser of $29.00 or Your balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit.

For Overdraft Line of Credit Feature Categories, Minimum Monthly Payments will be automatically debited from Your share draft account. If there are insufficient available funds in Your share draft account, then funds will be automatically transferred from Your share account to Your share draft account with Us.

For all other Feature Categories, You may, by separate agreement, authorize Us to charge Your payment directly to Your share or share draft account.

LATE CHARGE (OVERDRAFT LINE OF CREDIT). If Your payment is more than 10 days late, You will be charged the greater of $25.00 or 5.00% of the scheduled payment due.

OTHER FEES AND CHARGES (OVERDRAFT LINE OF CREDIT). You will be charged the following fees associated with the use of Your Overdraft Line of Credit Feature Category: (a) You will be charged $29.00 for the returned payment for any check (or other negotiable instrument used for payment) which is returned unpaid; and (b) $2.50 for each overdraft transfer.

FINANCE CHARGES (OVERDRAFT LINE OF CREDIT). A Finance Charge will be assessed on any unpaid principal balance for each Feature Category of Your Account for the period such balance is outstanding. Balances change each time advances are taken, payments are made or credits given under any Feature Category. The Finance Charge begins to accrue on the date of each advance and there is no grace period.

HOW TO DETERMINE THE FINANCE CHARGE (OVERDRAFT LINE OF CREDIT). For Overdraft Line of Credit, the Finance Charge is determined by multiplying Your unpaid balance at the close of each day in the billing cycle being accounted for by the applicable Daily Periodic Rate. The unpaid balance is the balance each day after payments, credits, and unpaid Finance Charges to that balance have been subtracted and any new advances, insurance premiums or other charges have been added to Your unpaid balance. These daily Finance Charges are then added together and the sum is the amount of the Finance Charge owed for the Feature Category being accounted for. The total Finance Charge You owe on Your Account for each billing cycle is the sum of all the Finance Charges due for all applicable Feature Categories.

VISA PLATINUM FINANCE CHARGES. In the case of any transactions under Your VISA Platinum Feature Category, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions).

To get the average daily balance for purchases, We take the beginning balance for purchases each day, add any new purchases, debit adjustments or other charges and subtract any payments credited to purchases, credits and unpaid Finance Charges. This gives Us the daily balance for purchases. Then, We add up all the daily balances

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for purchases for the billing cycle being accounted for and divide them by the number of days in the billing cycle. The Finance Charge for purchases for each billing cycle is computed by multiplying the average daily balance for purchases that is subject to a Finance Charge by the Daily Periodic Rate times the number of days in the billing cycle. You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed within 25 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge.

To get the average daily balance for balance transfers, We take the beginning balance for balance transfers each day, add any new balance transfers, debit adjustments or other charges and subtract any payments credited to balance transfers, credits and unpaid Finance Charges. This gives Us the daily balance for balance transfers. Then, We add up all the daily balances for balance transfers for the billing cycle being accounted for and divide them by the number of days in the billing cycle. The Finance Charge for balance transfers for each billing cycle is computed by multiplying the average daily balance for balance transfers that is subject to a Finance Charge by the Daily Periodic Rate times the number of days in the billing cycle. Balance transfers are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the balance transfer is posted to Your Account.

To get the average daily balance for cash advances, We take the beginning balance for cash advances each day, add any new cash advances, debit adjustments or other charges and subtract any payments credited to cash advances, credits and unpaid Finance Charges. This gives Us the daily balance for cash advances. Then, We add up all the daily balances for cash advances for the billing cycle being accounted for and divide them by the number of days in the billing cycle. The Finance Charge for cash advances for each billing cycle is computed by multiplying the average daily balance for cash advances that is subject to a Finance Charge by the Daily Periodic Rate times the number of days in the billing cycle. Cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the cash advance is posted to Your Account.

The total Finance charge You owe for each billing cycle is the sum of all the Finance Charges due for the balances of purchases, balance transfers and cash advances.

OVERDRAFT PROTECTION. We may transfer funds in multiples of $100.00 (or in such increments as We may from time to time determine) to Your share draft account by an advance on Your Overdraft Line of Credit Feature Category, subject to this provision, to clear any overdraft on Your share draft account. Whether or not such transfers occur will be controlled by this Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Overdraft protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.

PERIODIC STATEMENTS. On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. EACH STATEMENT IS DEEMED TO BE A CORRECT STATEMENT OF ACCOUNT UNLESS YOU ESTABLISH A BILLING ERROR PURSUANT TO THE FEDERAL TRUTH-IN-LENDING ACT.

OUR RESPONSIBILITIES TO HONOR CONVENIENCE CHECKS. We are under no obligation to honor Your Convenience Checks if: (1) by paying a Convenience Check, You would exceed Your Credit Limit; (2) Your Cards or Convenience Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired. If a postdated Convenience Check is paid and, as a result, any other Convenience Check is returned unpaid, We are not responsible for any resulting loss or liability.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) a judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

Upon any occurrence of default, We may, to the extent permitted by law, cancel Your rights under this Agreement, require the return of all access devices and declare the entire balance of every Feature Category of Your Account immediately due and payable, without prior notice or demand.

COLLECTION COSTS. In the event collection efforts are required to obtain payment on this Account, to the extent permitted by law, You agree to pay all court costs, private process server fees, investigation fees or other costs incurred in collection and reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any Collateral.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

DEBT PROTECTION. Debt protection is not required for any extension of credit under this Agreement. However, You may purchase any debt protection available through Us and have the costs added to Your outstanding balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act," and/or "Credit Line Account Advance Request and Security Agreement," which is delivered together with this Agreement or at a later date becomes an integrated part of this Agreement and Disclosure.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement. By signing the application; or by using Your Account or any Account access device; or by authorizing another to use Your Account, You agree to and accept its terms.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original Account application or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

TERMINATION. Either You or We may cancel Your Account or any particular Feature Category of Your Account, at any time, whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of South Dakota, except to the extent that such laws are inconsistent with controlling federal law.

SPECIFIC TERMS APPLICABLE TO YOUR VISA PLATINUM CREDIT CARD

USE OF YOUR CARD. You may use Your Card to buy goods and services in any place that it is honored and to get cash advances at participating financial institutions. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account access device will remain Our property and any such Card or other Account access device We may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or access device and to discontinue its use immediately upon Our request. You will be required to return any Account access device(s) to Us immediately upon the closing of Your Account.

ISSUANCE OF A PERSONAL IDENTIFICATION NUMBER. A Personal Identification Number (PIN) will be issued to You for use with participating ATMs. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using Your Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us of the

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loss, theft, or possible unauthorized use by calling Us after hours, on weekends and holidays at (800) 449-7728, or during regular business hours at (605) 374-3380. You may also write to Us at P.O. Box 389, Lemmon, SD 57638. In any case, Your liability will not exceed $50.00.

REFUSAL TO HONOR CARDS OR CONVENIENCE CHECKS. We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Convenience Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Convenience Checks.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advance, credit or other slips cannot be returned with the statement.

LATE CHARGE. If Your payment is 6 or more days late, You will be charged the lesser of: (a) $25.00; or (b) the amount of the required minimum payment.

RETURNED CHECK CHARGE. You will be charged the lesser of $29.00 or the required minimum payment amount for the returned payment for any check (or other negotiable instrument) that is returned unpaid.

FOREIGN TRANSACTIONS. For transactions initiated in foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount.

OTHER FEES AND CHARGES. You will be charged the following fees and charges associated with Your Card: (a) $15.00 for each replacement Card You request; (b) $25.00 for each replacement Card You request be provided on an expedited basis - in addition to the replacement Card fee amount of $15.00; and (c) $15.00 FINANCE CHARGE for each Card You request be issued to additional user.

LOST CARDS OR CONVENIENCE CHECKS. To report lost or stolen Credit Cards You must notify Us after hours, on weekends and holidays at (800) 449-7728, or during regular business hours at (605) 374-3380. You may also write to Us at P.O. Box 389, Lemmon, SD 57638.

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, they will do so by sending Us a credit which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is $1.00 or more refund it on Your written request or automatically deposit it to Your share account after 6 months.

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 P.O. Box 389, Lemmon, SD 57638. 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 $50.00 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:

1) 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 $50.00. (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.)
2) 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.
3) 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 at P.O. Box 389, Lemmon, SD 57638.

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.

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Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchase	VISA Platinum: _____**%**
APR For Balance Transfers	VISA Platinum: _____**%**
APR For Cash Advances	VISA Platinum: _____**%** Overdraft Line of Credit: _____**%**
Paying Interest	For VISA Platinum, We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. For all Feature Categories, We will begin charging interest on balance transfers and cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**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 http://www.consumerfinance.gov/learnmore.**
Fees	
Set-Up And Maintenance Fees • Additional Card	For VISA Platinum, **$15.00** per additional Card
Transaction Fees • Overdraft Transfer • Foreign Transaction	**$2.50** For VISA Platinum, **1.00%** of each foreign currency transaction in U.S. Dollars. For VISA Platinum, **1.00%** of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Late Payment • Returned Payment	For Overdraft Line of Credit, **5.00%** of the scheduled payment due [**$25.00** minimum] For VISA Platinum, up to **$25.00** For Overdraft Line of Credit, **$29.00** For VISA Platinum, up to **$29.00**

How We Will Calculate Your Balance: For Overdraft Line of Credit, We use a method called "daily balance." For VISA Platinum, We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

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You, as the Borrower, under a Credit Line Account ("Account"), understand that the following Federal Disclosure Statement and the terms and conditions found herein constitute Our Agreement with You. You may request advances on Your Account through a variety of means which could include (but may not be limited to) telephonic requests, advance request forms, vouchers, checks, charge slips, Convenience Checks, Credit Cards, automated teller machine (ATM) card, debit card, wire transfers, direct transfers and/or wire transfers to specific payees identified by You, direct transfers to Your savings/checking or other Credit Union account and the like. Regardless of the means by which any advance is made, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

FEATURE CATEGORIES. Your Account has Feature Categories which may include VISA Platinum and Overdraft Line of Credit.

Feature Category	Daily Periodic Rate	**ANNUAL PERCENTAGE RATE**
VISA Platinum	_____%	_____%
Overdraft Line of Credit	_____%	_____%

ADVANCES. Whenever You request a transaction, We may require You to prove Your identity. Advances made on Your Account will be processed according to the instructions You give Us (such as by wire transfer, direct transfer to Your Credit Union account or by other such means) and You authorize Us to do this, or We may draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your advance request unless You notify Us that You disagree with any such item appearing on Your periodic statement according to the provision of this Agreement titled "Your Billing Rights: Keep this Document for Future Use."

SECURITY. As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (other than those deposits established under a governmental approved tax deferral plan such as an IRA or Keogh account), and any dividends due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

CONSENSUAL LIEN ON SHARES. If You have been issued a Credit Card, You grant and consent to a lien on Your shares with Us (except for IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance, and/or Overdraft Line of Credit balance created through the use of Your ATM or debit card.

OTHER SECURITY. Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-In-Lending Disclosure" in any particular Agreement evidencing such debt.

LINE OF CREDIT LIMITS. You will be notified of each specific Credit Limit for each Feature Category for which You are approved. Unless You are in default, any Credit Limits established for You will generally be self-replenishing as You make payments. You will keep Your unpaid balance within Your Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advances which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of any amounts owed. If any Account access device, such as a Overdraft Identification Number (PIN) is requested and approved, You understand that any such Account access device(s) will be mailed only to the primary Borrower at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay at any time without penalty. Any partial payment or prepayment will not delay Your next scheduled payment. You also understand that You will only be charged periodic Finance Charges to the date You repay Your entire balance. You may make larger payments without penalty. Any unpaid portion of the Finance Charge will be paid by subsequent payments and will not be added to Your principal balance. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges. We may apply each payment to whichever Feature Category We wish. For Overdraft Line of Credit, payments will be applied first to any Late Charges owing, then to the Finance Charge due, then to the outstanding principal balance. As permitted by law, We may apply VISA Platinum payments at Our discretion. All payments to Us must be in lawful money of the United States.

For Overdraft Line of Credit, Minimum Monthly Payments will be determined by Your maximum approved Credit Limit. For Credit Limits of $500.00, Your Minimum Monthly Payment will be an amount equal to the lesser of $50.00 or Your outstanding balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit. For Credit Limits of $1,000.00, Your Minimum Monthly Payment will be an amount equal to the lesser of $100.00 or Your outstanding balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit.

For VISA Platinum, Minimum Monthly Payments will be established at the close of each billing cycle at an amount equal to 2.50% of Your then outstanding balance, subject to the lesser of $29.00 or Your balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit.

For Overdraft Line of Credit Feature Categories, Minimum Monthly Payments will be automatically debited from Your share draft account. If there are insufficient available funds in Your share draft account, then funds will be automatically transferred from Your share account to Your share draft account with Us.

For all other Feature Categories, You may, by separate agreement, authorize Us to charge Your payment directly to Your share or share draft account.

LATE CHARGE (OVERDRAFT LINE OF CREDIT). If Your payment is more than 10 days late, You will be charged the greater of $25.00 or 5.00% of the scheduled payment due.

OTHER FEES AND CHARGES (OVERDRAFT LINE OF CREDIT). You will be charged the following fees associated with the use of Your Overdraft Line of Credit Feature Category: (a) You will be charged $29.00 for the returned payment for any check (or other negotiable instrument used for payment) which is returned unpaid; and (b) $2.50 for each overdraft transfer.

FINANCE CHARGES (OVERDRAFT LINE OF CREDIT). A Finance Charge will be assessed on any unpaid principal balance for each Feature Category of Your Account for the period such balance is outstanding. Balances change each time advances are taken, payments are made or credits given under any Feature Category. The Finance Charge begins to accrue on the date of each advance and there is no grace period.

HOW TO DETERMINE THE FINANCE CHARGE (OVERDRAFT LINE OF CREDIT). For Overdraft Line of Credit, the Finance Charge is determined by multiplying Your unpaid balance at the close of each day in the billing cycle being accounted for by the applicable Daily Periodic Rate. The unpaid balance is the balance each day after payments, credits, and unpaid Finance Charges to that balance have been subtracted and any new advances, insurance premiums or other charges have been added to Your unpaid balance. These daily Finance Charges are then added together and the sum is the amount of the Finance Charge owed for the Feature Category being accounted for. The total Finance Charge You owe on Your Account for each billing cycle is the sum of all the Finance Charges due for all applicable Feature Categories.

VISA PLATINUM FINANCE CHARGES. In the case of any transactions under Your VISA Platinum Feature Category, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions).

To get the average daily balance for purchases, We take the beginning balance for purchases each day, add any new purchases, debit adjustments or other charges and subtract any payments credited to purchases, credits and unpaid Finance Charges. This gives Us the daily balance for purchases. Then, We add up all the daily balances

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for purchases for the billing cycle being accounted for and divide them by the number of days in the billing cycle. The Finance Charge for purchases for each billing cycle is computed by multiplying the average daily balance for purchases that is subject to a Finance Charge by the Daily Periodic Rate times the number of days in the billing cycle. You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed within 25 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge.

To get the average daily balance for balance transfers, We take the beginning balance for balance transfers each day, add any new balance transfers, debit adjustments or other charges and subtract any payments credited to balance transfers, credits and unpaid Finance Charges. This gives Us the daily balance for balance transfers. Then, We add up all the daily balances for balance transfers for the billing cycle being accounted for and divide them by the number of days in the billing cycle. The Finance Charge for balance transfers for each billing cycle is computed by multiplying the average daily balance for balance transfers that is subject to a Finance Charge by the Daily Periodic Rate times the number of days in the billing cycle. Balance transfers are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the balance transfer is posted to Your Account.

To get the average daily balance for cash advances, We take the beginning balance for cash advances each day, add any new cash advances, debit adjustments or other charges and subtract any payments credited to cash advances, credits and unpaid Finance Charges. This gives Us the daily balance for cash advances. Then, We add up all the daily balances for cash advances for the billing cycle being accounted for and divide them by the number of days in the billing cycle. The Finance Charge for cash advances for each billing cycle is computed by multiplying the average daily balance for cash advances that is subject to a Finance Charge by the Daily Periodic Rate times the number of days in the billing cycle. Cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the cash advance is posted to Your Account.

The total Finance charge You owe for each billing cycle is the sum of all the Finance Charges due for the balances of purchases, balance transfers and cash advances.

OVERDRAFT PROTECTION. We may transfer funds in multiples of $100.00 (or in such increments as We may from time to time determine) to Your share draft account by an advance on Your Overdraft Line of Credit Feature Category, subject to this provision, to clear any overdraft on Your share draft account. Whether or not such transfers occur will be controlled by this Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Overdraft protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.

PERIODIC STATEMENTS. On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. EACH STATEMENT IS DEEMED TO BE A CORRECT STATEMENT OF ACCOUNT UNLESS YOU ESTABLISH A BILLING ERROR PURSUANT TO THE FEDERAL TRUTH-IN-LENDING ACT.

OUR RESPONSIBILITIES TO HONOR CONVENIENCE CHECKS. We are under no obligation to honor Your Convenience Checks if: (1) by paying a Convenience Check, You would exceed Your Credit Limit; (2) Your Cards or Convenience Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired. If a postdated Convenience Check is paid and, as a result, any other Convenience Check is returned unpaid, We are not responsible for any resulting loss or liability.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) a judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

Upon any occurrence of default, We may, to the extent permitted by law, cancel Your rights under this Agreement, require the return of all access devices and declare the entire balance of every Feature Category of Your Account immediately due and payable, without prior notice or demand.

COLLECTION COSTS. In the event collection efforts are required to obtain payment on this Account, to the extent permitted by law, You agree to pay all court costs, private process server fees, investigation fees or other costs incurred in collection and reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any Collateral.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

DEBT PROTECTION. Debt protection is not required for any extension of credit under this Agreement. However, You may purchase any debt protection available through Us and have the costs added to Your outstanding balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act," and/or "Credit Line Account Advance Request and Security Agreement," which is delivered together with this Agreement or at a later date becomes an integrated part of this Agreement and Disclosure.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement. By signing the application; or by using Your Account or any Account access device; or by authorizing another to use Your Account, You agree to and accept its terms.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original Account application or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

TERMINATION. Either You or We may cancel Your Account or any particular Feature Category of Your Account, at any time, whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the State of South Dakota, except to the extent that such laws are inconsistent with controlling federal law.

SPECIFIC TERMS APPLICABLE TO YOUR VISA PLATINUM CREDIT CARD

USE OF YOUR CARD. You may use Your Card to buy goods and services in any place that it is honored and to get cash advances at participating financial institutions. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law.

OWNERSHIP OF ACCESS DEVICES. Your Card and/or any other Account access device will remain Our property and any such Card or other Account access device We may issue may be cancelled or its use restricted by Us at any time without notice, except as may be required by applicable law. You agree to surrender any such Card and/or access device and to discontinue its use immediately upon Our request. You will be required to return any Account access device(s) to Us immediately upon the closing of Your Account.

ISSUANCE OF A PERSONAL IDENTIFICATION NUMBER. A Personal Identification Number (PIN) will be issued to You for use with participating ATMs. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using Your Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us of the

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loss, theft, or possible unauthorized use by calling Us after hours, on weekends and holidays at (800) 449-7728, or during regular business hours at (605) 374-3380. You may also write to Us at P.O. Box 389, Lemmon, SD 57638. In any case, Your liability will not exceed $50.00.

REFUSAL TO HONOR CARDS OR CONVENIENCE CHECKS. We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Convenience Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Convenience Checks.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advance, credit or other slips cannot be returned with the statement.

LATE CHARGE. If Your payment is 6 or more days late, You will be charged the lesser of: (a) $25.00; or (b) the amount of the required minimum payment.

RETURNED CHECK CHARGE. You will be charged the lesser of $29.00 or the required minimum payment amount for the returned payment for any check (or other negotiable instrument) that is returned unpaid.

FOREIGN TRANSACTIONS. For transactions initiated in foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) 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 (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 1.00% of the final settlement amount.

OTHER FEES AND CHARGES. You will be charged the following fees and charges associated with Your Card: (a) $15.00 for each replacement Card You request; (b) $25.00 for each replacement Card You request be provided on an expedited basis - in addition to the replacement Card fee amount of $15.00; and (c) $15.00 FINANCE CHARGE for each Card You request be issued to additional user.

LOST CARDS OR CONVENIENCE CHECKS. To report lost or stolen Credit Cards You must notify Us after hours, on weekends and holidays at (800) 449-7728, or during regular business hours at (605) 374-3380. You may also write to Us at P.O. Box 389, Lemmon, SD 57638.

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, they will do so by sending Us a credit which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is $1.00 or more refund it on Your written request or automatically deposit it to Your share account after 6 months.

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 P.O. Box 389, Lemmon, SD 57638. 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 $50.00 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:

1) 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 $50.00. (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.)
2) 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.
3) 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 at P.O. Box 389, Lemmon, SD 57638.

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.

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