



Consumer Credit Card Agreement

VISA® GOLD, VISA® CLASSIC and MASTERCARD® CLASSIC

Effective 1/1/2016

1.0: INTRODUCTORY PROVISIONS AND DISCLOSURES:

The following information on interest rates, interest charges, and fees are accurate as of the effective date of this Agreement and may have changed after that date. To find out what may have changed, call us at 1-866-749-7460.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.00% Fixed Rate for Visa Gold 16.90% Fixed Rate for Visa Classic and MasterCard
APR for Cash Advances	12.00% Fixed Rate for Visa Gold 16.90% Fixed Rate for Visa Classic and MasterCard
How To Avoid Paying Interest	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 due by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1 .
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 Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	\$18 for Visa Classic and MasterCard. \$25 for Visa Gold, the fee for the first year is waived.
Transaction Fees:	
▪ Cash Advance	Fee is the greater of \$3 or 2% of the amount of each cash advance.
▪ International	3% of the U.S dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.
Penalty Fees:	
▪ Late Payment	Up to \$10
▪ Returned Payment	Up to \$10

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See the cardholder agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the cardholder agreement.

1.1: ISSUER. California Bank & Trust is a state-chartered bank that, among other things, issues credit cards to its customers. This is a credit card agreement and disclosure statement (“Agreement”) between you and California Bank & Trust (“Bank”) containing the terms that will apply to your consumer credit card account (“Account”) and replaces and supersedes any previous Consumer Credit Card Agreement and Disclosure Statement (and amendments thereto).

1.2: DEFINITIONS AND PARTIES TO AGREEMENT: The following definitions apply and will help you better understand this document: The word “**Bank**” means ZB, N.A. dba California Bank & Trust. The words “**Card Agreement**” refers to this Agreement together with the Card Application and the folder containing the Card. The word “**Card**” refers to the one or more credit cards and the associated card number that the Bank has issued with the account number for your Card Account, including any renewal or replacement cards. The words “**Card Account**” refer to the Visa Classic, Visa Gold or MasterCard Classic credit card account governed by the Card Agreement between you and the Bank. The words “**Card Application**” refer to the credit application for the Card Account. The words “**Credit Card Checks**” refer to the one or more checks that the Bank may provide to access your Card Account. The words “**Credit Limit**” refer to the maximum available dollar amount of credit authorized by the Bank. The words “**Outstanding Balance**” refer to the entire amount owing on your Card Account at any given time. The words “**you**” and “**your**” refer to the one or more individuals (including the primary applicant and any co-applicant) who have received credit from the Bank and who are liable on the Card Account. The words “**we**” or “**us**” refer to Bank. The word “**Margin**” is the applicable Margin for your credit card Account is determined by Bank. The Margin depends on Bank’s determination of your creditworthiness, the type of credit card Account you have, and the type of transaction for which you use your Card. The Margin applicable to your credit card Account may be changed by Bank and Bank will notify you of such change.

1.3: AGREEMENT: This Agreement documents the agreement between you and the Bank regarding your Card Account. This Agreement contains important information that you should review carefully and keep in your records. This Agreement becomes effective on the earlier of (1) 15 days after the Bank sends you the Card, or (2) your first use of the Card or Card Account. Any use of the credit associated with your Card Account constitutes your acceptance of the terms of this Agreement. If you do not wish to be bound by this Agreement, you must not use (or authorize anyone else to use) your Card or Card Account and you must cancel your Card Account within 15 days after receiving the Card.

1.3.1: Integrated Agreement. You agree that the Card Agreement is a final written expression of the Agreement between you and the Bank and that the Card Agreement may not be contradicted by evidence of any alleged oral agreement.

1.3.2: Severability. The provisions of the Card Agreement are severable to the extent that any provision hereof held to be prohibited or unenforceable in an applicable jurisdiction shall not invalidate the remainder of the Card Agreement in that jurisdiction and shall be fully enforceable in any other jurisdiction not expressly prohibiting such provision.

1.3.3: Delay in Enforcement. The Bank may exercise its rights under the Card Agreement immediately or, at the Bank’s sole discretion, may decline to enforce or delay in enforcing any such rights without losing, waiving, or impairing them.

1.3.4: Assignment and Binding Effect. You may not sell, assign, or transfer the Card Agreement or your Card Account or any portion thereof without the express prior written consent of the Bank. The Bank may sell, assign, or transfer the Card Agreement or your Card Account or any portion thereof without notice to you. Subject to the foregoing, the Card Agreement shall be binding upon the heirs, representatives, successors, and assigns of the parties hereto.

1.4: AMENDMENT OF THIS AGREEMENT: The Bank may amend this Agreement by changing, adding, or deleting any term, condition, service, or feature (“**New Term**”) of your Account or of this Agreement at any time. The Bank will provide you with notice of the amendment to the extent required by law. Unless we state otherwise, any **New Term** may apply only to new activity on your account. If the amendment includes any change for which we need your consent, we will obtain your consent before that **New Term** becomes effective. If we need to do so, we may obtain your consent in any one or more of the following ways: (a) by your usage of the Account after we give you notice of the amendment; (b) by your failure to write us on time if we request that you write us to reject a **New Term**; or (c) by your affirmative agreement which may be obtained verbally, in writing or electronically.

1.4.1: If you do not agree to the Amendment. You must notify the Bank in the manner provided with the amendment within 25 days after the effective date of the change, and the Bank may close your Card Account and may elect to have you pay the Outstanding Balance as provided by law. Otherwise, you shall be deemed to have agreed to the change(s) in the Bank’s notice. Use of the Card after the effective date of the change shall be deemed to be your acceptance of the new terms.

1.4.2: Any other term in the amendment will become effective without your consent, although you may be able to avoid a fee or charge by not making the type of transaction to which it applies after the effective date of the amendment.

1.5: CREDIT LIMIT: The Credit Limit on your Card Account is disclosed on each monthly statement (your initial Credit Limit appears on the folder containing the Card). You agree not to use or allow anyone else to use the Card or your Card Account in any way that would cause the Outstanding Balance to exceed your Credit Limit. We are not obligated to enforce the Credit Limit, and you are liable for the Outstanding Balance even if it exceeds your Credit Limit. The Bank may increase or decrease your Credit Limit at any time and will notify you of such change. In addition, you may request a change in your Credit Limit by writing to the address shown on your monthly statement or by calling 1-866-749-7460 during business hours (8:00 a.m. to 5:00 p.m. (PT) Monday through Friday).

2.0: THE CARD:

2.1: Signature Panel. For your protection, the back of the Card contains a signature panel which should be signed before the Card is used.

2.2: Card is Bank Property. The Card is the property of the Bank and must be returned to the Bank if the Bank so requests. Also, the Bank can at any time and without cause and without notice, revoke the right to use the Card. If a merchant or a financial institution where the Card is attempted to be used asks for the surrender of the Card, it must be surrendered immediately.

2.3: Expiration. The Card will not be valid after the expiration date printed on the front of the Card and it must not be used after that date.

2.4: Renewal and Replacement Cards. The Bank will continue to issue renewal or replacement Cards until the Bank revokes the right to use the Card or until your Card Account is closed.

2.5: Additional Cards. You may request additional Cards at no additional cost for members of your family or for others you authorize to use your Card Account. However, you are responsible for all charges to your Card Account made by such persons.

3.0: AVAILABLE TRANSACTIONS: Subject to the restrictions described herein, the Card and your Card Account may be used in any of the following transactions:

3.1: Purchases. The Card may be used to purchase or lease goods or services wherever the Card is honored.

3.2: Cash Advances. Subject to your available Credit Limit, the Card may be used to obtain cash advances from your Card Account (1) in person at the Bank or any participating financial institution or (2) at any ATM in the Bank network or any of the other participating ATM networks (the names of which are shown on the back of the Card), subject to the following limitation (certain ATMs may have other limits): the total dollar amount of such ATM cash advances plus all cash withdrawal electronic fund transfers made during any calendar day (from midnight to midnight) may not exceed \$500 for each card issued with your Card Account number. Cash advances may not exceed the lesser of your available credit or at our option \$5,000 for any single advance. Each cash advance will create a charge to your Card Account.

3.2.1: Use of your Credit Card to withdraw cash from ATMs located outside of the United States creates a cash advance from and charge to your Card Account even if you select withdrawal from checking or savings account or any other type of account.

3.3: Electronic Online Cash Advances: Subject to your available Credit Limit, the Card may be used to obtain electronic online cash advances from your Card Account. Based on risk, we reserve the right to limit electronic online cash advance access at the sole discretion of the Bank. Each electronic online cash advance will be treated as a cash advance subject to a Cash Advance Transaction Fee charged to your Card Account.

3.4: Transfers. The Card may also be used at the ATMs described above to make electronic transfers to or from your checking account, savings account or other consumer asset account you may have at the Bank (subject to the Bank's rules, regulations and agreements governing such accounts, which you should have already received and which are incorporated herein). You may request copies of these materials by calling 1-866-749-7460. Transfers from your Card Account to your checking account, savings account or other consumer asset account will be treated as a cash advance subject to a Cash Advance Transaction Fee.

3.5: Credit Card Checks. For promotional purposes the Bank may provide a supply of Credit Card Checks to access your account. Use of the Credit Card Checks creates a cash advance from and charge to your Card Account. Each unused Check is the property of the Bank and must be returned to the Bank if the Bank so requests. Also, the Bank can, at any time and without cause and without notice, revoke the right to use the Credit Card Checks. You agree to waive any right you may have to stop payment on a Credit Card Check.

4.0: MONTHLY STATEMENTS: The Bank will send you (or one of you) a monthly statement summarizing each transaction on your Card Account during the preceding billing period. Your monthly statement will show the total amount you owe as of the end of the billing period, including any interest charges, fees, the minimum payment due and the payment due date, which date is at least 25 days from the monthly statement closing date. It also shows your current Credit Limit. The Bank will mail or deliver your monthly statement to only one address. Preservation of your rights under federal law regarding resolution of billing errors depends upon your timely recognition of potential errors, as explained in "Billing Rights Summary" notice at the end of this Agreement.

5.0: HOW THE NEW BALANCE IS DETERMINED: The total amount that you owe the Bank at the end of the current billing period appears as the "New Balance" on the monthly statement. The Outstanding Balance at the end of the

previous billing period is called the "Previous Balance". The New Balance is determined by taking the Previous Balance and (1) subtracting any payments and credits received by the Bank during the current billing period and then (2) adding any purchases, cash advances, interest charges, fees, and, other adjustments.

6.0: PAYMENTS: You promise to pay the Bank according to the terms of this Agreement the entire amount owing hereunder. You agree to make all payments in U.S. Dollars drawn on funds on deposit in the United States (however, the Bank may at its option choose to accept payments made in foreign currency or made by drawing on funds on deposit outside the United States, in which case you agree to pay all conversion fees and bank collection fees incurred by the Bank, which amounts will be treated as purchase items). Do not send cash payments.

6.1: Payment Due Date. The payment due date on your Account will be the same date each month and your payment will be due by 4:00 p.m. (PT) in the manner and location specified on your billing statement.

6.2: Amount of Minimum Payment. If the New Balance is less than \$10, the minimum payment is the full amount of the New Balance. The minimum payment due each month is 3% of the New Balance or \$10 whichever is greater. You shall make (and the Bank shall have received at the address designated on your monthly statement) on or before 4:00 p.m. (PT) on the due date the minimum payment shown on your monthly statement (or, at your option, any greater amount up to the Outstanding Balance). Receipt of your minimum payment at any address other than that designated on your monthly statement may create a delay in posting the minimum payment to your Card Account and may thereby result in a late fee and additional interest charges. **Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.**

6.3: Application of Payments. The amount of payments credited to your Account during a billing period will be applied first to unpaid interest charges, then to any miscellaneous fees, then to the balance having the highest APR, and then to each successive balance bearing the next higher APR until the payment is exhausted. Balances having the same APR will be paid beginning with the oldest balance first. Payment for more than the minimum payment amount (but not more than the Outstanding Balance) will be accepted as a single payment for that billing period; the amount in excess of the minimum payment will not be applied toward future payments due.

6.4: Acceptance of Partial or Nonconforming Payments. The Bank may accept late payments, partial payments or any payment marked with any kind of restrictive endorsement (such as "paid in full" or "in settlement") without giving effect to the restrictive endorsement and without losing, waiving, or impairing any of the Bank's rights under this Agreement or under applicable law.

6.5: Delay of Available Credit: We credit payments to your account on the day we receive them however, we reserve the right, based on risk, to delay the available credit resulting from those payments.

6.6: Prepayment. You may repay all or any portion of the Outstanding Balance at any time without penalty.

7.0: DEFAULT: If the minimum payment is not received at the proper address on or before the payment due date, or if you fail to honor any other obligation under this Agreement, or if you die, file for bankruptcy, or become insolvent or generally unable to pay your debts, or if you have furnished false or misleading information on the Card Application, or if you are in default under any other obligations you may owe to the Bank, or if the Bank reasonably believes that you are unable or unwilling to honor all of your obligations under this Agreement, the Bank may declare the Outstanding Balance immediately due and payable, may close your Card Account, and recover the Card and all unused Credit Card Checks.

8.0: LEGAL ACTION AND COSTS: Without waiving the Dispute Resolution provisions of this Agreement, the Bank may take legal action (including collection action) against you and you agree to pay all collection costs whether or not awardable as court costs (including the cost of Bank staff) and reasonable attorney's fees (including those of salaried Bank employees). If the Bank sues to collect and you win the lawsuit, the Bank will pay your court costs and reasonable attorney's fees. Also, you agree that regardless of where you reside, the Bank may initiate legal action against you in the State of California and you hereby submit yourself to jurisdiction of the courts therein.

9.0: INTEREST CHARGES: All cash advances and purchases are subject to interest charges from the date they are added to your Account until paid. If you pay in full by the payment due date (which is at least 25 days from the monthly statement closing date), you pay cash advance fees and interest charges only on the cash advances added during the billing cycle. The interest charge shown on your monthly statement will be the total of cash advance fees and interest charges. The following interest charges will apply whether before or after default, judgment, or the closing of your Card Account.

9.1: Interest Charges, Periodic Rate and ANNUAL PERCENTAGE RATE (APR): The amount of interest charges will be derived by multiplying your average daily balances by a periodic rate. The periodic rate for Visa Gold is **1.00%** (corresponding **APR is 12.00%**), the periodic rate for Visa Classic or MasterCard Classic is **1.40833%** (corresponding **APR is 16.90%**).

9.2: Average Daily Balance Method (including current transactions): We figure a portion of the interest charge on your Account by applying the periodic rate to the "average daily balances" of your Account (including current transactions) for purchases and cash advances. To get the "average daily balances" we take the beginning balances of your Account each day, add any new purchases, advances or other charges, and subtract any payments or credits, and unpaid late fees or interest charges. This gives us the daily balances. Then, we add up all the daily balances for each day in the

billing cycle and divide the total by the number of days in the billing cycle. This gives us the “average daily balance” for purchases and cash advances. If you pay all of the new balance shown on your statement by the payment due date, we will exclude that balance and all new charges to the account except cash advances from the daily balances.

9.3: Balance Subject to Interest Charge: To calculate your annual percentage rate, we divide the interest charge by the balance subject to interest charge and multiply by twelve (the number of months in a year). The balance subject to interest charge is made up of your average daily balances plus your new advances (we will not include the amount of new advances more than once in a balance).

9.4: Minimum Interest Charge. There will be a minimum periodic interest charge of \$1.00 for any cycle in which there is a balance subject to an interest charge.

10.0: CASH ADVANCE FEE: Each new cash advance (including ATM cash advances) will be assessed a fee that is the greater of \$3.00 or 2% of the amount of each cash advance.

11.0: OTHER FEES AND CHARGES:

11.1: Annual Fee for Visa Classic or MasterCard Classic: A non-refundable \$18.00 annual fee for each account you have with us will be charged on the month after your account is opened and annually thereafter.

11.2: Annual Fee for Visa Gold: A non-refundable \$25.00 annual fee for each account you have with us will begin on the 12th month after your account is opened and charged annually thereafter.

11.3: Late Payment Fee: If the minimum payment shown on your monthly statement is not received at the proper address by the tenth day following the payment due date, there will be a late fee of \$10.00.

11.4: Returned Payment Fee: If any check or other payment on your Card Account is dishonored or must be returned because it cannot be processed, there will be a returned payment fee of \$10.00.

11.5: International Transaction Fee. 3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency. If you incur a charge in a foreign currency, the charge will be converted into a U.S. Dollar amount by Visa International. Currently, the currency conversion rate used is either a wholesale market rate or a government mandated rate in effect one day prior to the date the transaction is processed by Visa International plus three percent (3%) of the U.S. dollar rate. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. This charge is in addition to the Banks usual ATM fee.

11.6: Research Fee: For research that you request on your Card Account (unless such research involves an allegation of a billing error made by the Bank), there will be a research charge of \$20.00 per hour, plus \$5.00 for each copy of a sales slip or other document(s) (which amounts will be treated as purchase items).

11.7: Expedited Card Delivery Fee, and Emergency Card Fee: We may charge a fee if you request “expedited delivery” of a Card that requires an outside delivery service provider. We may also charge a fee if you request to personally obtain an “emergency Card” at our Bankcard Center that requires special card production. The current amounts of these fees will be disclosed at the time of your requests and before you agree to incur the charges. These fees are charged to your Account as a purchase.

12.0: SECURITY INTEREST FOR SECURED ACCOUNTS. If you have a Secured Account (a credit line secured by funds in a savings or CD account at Bank), you have given the Bank a security interest in a savings account at the Bank to secure payment of your Card Account.

13.0: JOINT ACCOUNT. If your Card Account is in the name of more than one person, each and every such person shall be jointly and severally liable for the full Outstanding Balance, including without limitation any amount in excess of your Credit Limit. In addition, except as otherwise required by applicable law, you agree that all monthly statements and notices regarding your Card Account may be sent to any one of you.

14.0: INTERPRETATION; EFFECT:

14.1: Duration. Except for your right to use the Card and to make charges to your Card Account (which right expires when your Card Account is closed); all other provisions of the Card Agreement shall remain in full force and effect until your Card Account is closed and your Outstanding Balance is paid in full.

14.2: Headings. The headings used in this Agreement are for convenience only and shall have no bearing on the interpretation of this Agreement.

14.3: Governing Law. THE CARD AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE UNITED STATES AND OF THE STATE OF CALIFORNIA REGARDLESS OF WHERE YOU MAY RESIDE OR USE YOUR CARD.

15.0: DISCLOSURES OF INFORMATION: You acknowledge and consent to the release of personal data about you by the Bank to Visa U.S.A., MasterCard, its Members, or their respective contractors for the purpose of providing emergency cash and/or emergency card replacement services.

16.0: RESTRICTIONS ON USE OF CARD ACCOUNT: Only the individual named on the Card is permitted to use the Card for charges, identification, or any other reason.

16.1: No Illegal Purpose. The Card, Card Account or Credit Card Checks shall not be used for any illegal purpose. You also agree not to use your Card, Card Account or Credit Card Checks to gamble on the Internet or for any transaction that violates applicable law. We may block or refuse to approve any transaction that we believe may violate this provision.

17.0: LIABILITY FOR OBLIGATIONS:

17.1: Your Liability. You shall be liable for the full amounts of your Outstanding Balance regardless of the purpose whether for business purposes or for personal, family or household purposes of any of the charges made with the Card(s) or Credit Card Checks. Your liability shall also include all charges regardless of the purpose made by any person to whom you have given express or implied permission to use the Card, Card Account or Credit Card Checks or has voluntarily provided the Card or Card number.

17.2: User's Liability. In addition to and not in lieu of your liability as set forth above, each User shall be jointly, and severally liable with you for all amounts resulting from: (a) all charges made by User for personal, family, or household purposes; and (b) all charges made by any person to whom that User has given express or implied permission to use the Card or Card Account or Credit Card Checks or has voluntarily provided the Card or the Card number, regardless of the purpose of any such charge.

18.0: LIABILITY FOR UNAUTHORIZED USE: If your Card, Card Account number or Credit Card Checks are lost or stolen, or if you think that someone used or may use them without permission, you agree to notify the Bank immediately by calling 1-866-749-7460. You may need to provide the Bank with certain information in writing to help the Bank determine what happened. You are not liable for loss, theft, or unauthorized use of your Card, Card Account, or Credit Card Check if you notify the Bank of any fraudulent transactions.

18.1: Liability for Unauthorized ATM Transactions: You are not liable for unauthorized use of your card for ATM transactions if you notify the Bank within 2 business days. In any case, your liability will not exceed \$50.

19.0: REFUSAL OF THE CARD: The Bank will not be responsible or liable in any manner for any of the following or for any claim of whatever nature (including without limitation any claim for incidental or consequential damages) arising from or related to any of the following: the refusal or delay of any other financial institution, any merchant, or any person to honor the Card, your Card Account, or any Credit Card Check; any goods or services obtained with the Card and charged to your Card Account (except as and only to the extent provided in "Billing Rights Summary" notice at the end of this Agreement); any unsuccessful attempt to obtain prior credit authorization for any transaction when the authorization system is not working, or any unsuccessful attempt to use the Card in an ATM when the ATM or ATM network is not working or is temporarily closed or out of order.

20.0: FINANCIAL AND CREDIT INFORMATION:

20.1: Financial Statements. The Bank may need updated financial information from you at some time in the future. If the Bank asks, you agree to furnish a current financial statement or to update the Card Application.

20.2: Credit Reports. You hereby authorize the Bank to make whatever credit inquiries or investigations about you that the Bank deems appropriate and to disclose to others credit information about your Card Account and your performance under this Agreement. The Bank may ask credit bureaus for reports of your credit history; at your request, the Bank will tell you whether or not the Bank has requested such reports and will tell you the names and addresses of the credit bureaus furnishing the reports. We may act through our agents, who may act in our name or their own names.

20.3: Negative Credit Reporting. You are hereby notified that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We may report through our agents (including but not limited to Zions Management Services Company) who may act in our name or their own names.

20.4: Notify us of inaccurate information we report to credit bureaus. Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: California Bank & Trust, Bankcard Services, P.O. Box 25787, Salt Lake City, UT 84125

21.0: CHANGE OF NAME OR ADDRESS: You agree to promptly notify the Bank in writing if you change your name, home address, or mailing address. Until you notify us of updated information, we can send statements, notices, and other communications to the name and address in our records, and they will be deemed effectively delivered for all purposes. If your mailing address appears to no longer be valid (e.g., mail is returned undelivered), you agree that we can suspend mailing your statements, notices and other communications until a valid address is received from you.

22.0: TERMINATION: You may close your Card Account at any time by notifying the Bank in writing. The Bank may close your Card Account at any time without cause and without notice except we may have to give you notice if you are not in default. In the event of default (which includes missing any payments or breaking any of your Agreements with us, failing to pay other charges when due, exceeding the credit limit of the Account, the death, insolvency or bankruptcy of you or any joint cardholder, the seizure of any of your assets or income, or that of a joint cardholder, and our good faith belief that the prospect of payment is in jeopardy), we may without notice, terminate the Account, demand possession of all Cards, and declare the entire balance due and payable. When your Card Account is closed (whether by you or the Bank);

your right to use the Card and Credit Card Checks and to make charges to the Card Account will be automatically revoked. Termination does not excuse your obligation to pay us.

23.0: BILLING RIGHTS SUMMARY: This notice contains important information about your rights and the Bank's responsibilities under the Fair Credit Billing Act.

23.1: Notify Us in Case of Errors or Questions About Your Bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us in a separate letter at the address indicated in the Billing Rights Summary on your Statement. Write us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, include the following information:

- Your name and account number.
- The date and dollar amount of the suspected error.
- Describe the error, and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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

23.2: Your Rights and Our Responsibilities After We Receive Your Written Notice. We must acknowledge your letter within 30 days, unless we corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

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

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

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

23.3: Special Rule for Credit Card Purchases: If you have a problem with the quality of property or services that you purchased with the Card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (1) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (2) The purchase price must have been more than \$50.

These limitations do not apply if the Bank owns or operates the merchant, or if the Bank mailed you the advertisement for the property or services.

24.0: DISPUTE RESOLUTION PROVISION. This Dispute Resolution Provision contains a jury waiver and a judicial reference agreement. READ IT CAREFULLY. No portion of this Dispute Resolution section shall be interpreted or applied in a manner prohibited by governing law, but all other portions shall remain in effect.

24.1: GENERAL PROVISIONS GOVERNING ALL DISPUTES.

24.1.1: PRIOR DISPUTE RESOLUTION AGREEMENTS SUPERSEDED. This Dispute Resolution Provision shall supersede and replace any prior "Jury Waiver," "Judicial Reference," "Class Action Waiver," "Arbitration," "Dispute Resolution," or similar alternative dispute agreement or provision between or among the parties relating to this Agreement or the subject matter hereof.

24.1.2: "DISPUTE" DEFINED. As used herein, the word "Dispute" includes, without limitation, any claim by either party against the other party related to this Agreement, your Card or Account. **Disputes include without limitation class action claims brought by either party as a class representative on behalf of others and claims by a class representative on either party's behalf as a class member and any action, suit, case or claim brought by either party as a private attorney general.** Disputes also include without limitation matters involving the validity, enforceability, meaning or scope of this dispute resolution provision and disputes based on or arising from an alleged tort or matters involving the employees, officers, agents, affiliates or assigns of a party hereto.

If a third party is a party to a Dispute (such as a credit reporting agency, merchant accepting a credit card, junior lienholder or title company), each party hereto agrees to consent to including that third party in any arbitration or judicial reference proceeding for resolving the Dispute with that third party.

24.1.3: JURY WAIVER; CLASS ACTION WAIVER. Each party waives its, his or her respective rights to a trial before a jury in connection with any Dispute. All Disputes shall be decided by a judge sitting without a jury, unless resolved in a judicial reference proceeding pursuant to Section 24.1.5. If permitted by applicable law, each party also waives the right to litigate in court or a reference proceeding any Dispute as a class action, either as a member of a class or as a representative, or to act as a private attorney general.

24.1.4: SURVIVAL. This Dispute Resolution Provision shall survive any termination, amendment or expiration of this Agreement or of any other relationship between the parties.

24.1.5: JUDICIAL REFERENCE. To the extent a jury waiver or class action waiver is not permitted by applicable law and a Dispute arises between the parties hereto, each party shall have the right, but not the obligation, to require that it be resolved by judicial reference in accordance with California Code of Civil Procedure, Sections 638, et seq. **BY AGREEING TO RESOLVE DISPUTES BY JUDICIAL REFERENCE, EACH PARTY IS GIVING UP ANY RIGHT THAT PARTY MAY HAVE TO A JURY TRIAL.** The referee shall be a retired judge, agreed upon by the parties, from either the American Arbitration Association (AAA) or Judicial Arbitration and Mediation Service, Inc. (JAMS). If the parties cannot agree on the referee, the party who initially selected the reference procedure shall request a panel of ten retired judges from either AAA or JAMS, and the court shall select the referee from that panel. If AAA and JAMS are unavailable to provide this service, the court may select a referee by such other procedures as are used by that court. The referee shall be appointed to sit with all of the powers provided by law, including the power to hear and determine any or all of the issues in the proceeding, whether of fact or of law, and to report a statement of decision. The parties agree that time is of the essence in conducting the judicial reference proceeding set forth herein. Except as otherwise provided in this paragraph, the costs of the judicial reference proceeding, including the fee for the court reporter, shall be borne equally by the parties as the costs are incurred, unless otherwise awarded by the referee. If Bank commences a judicial reference proceeding regarding a consumer Dispute, Bank shall pay all referee fees, regardless of whether or not the consumer is the prevailing party in such proceeding, unless such Dispute involves a claim for damages by a consumer and is found by the referee to be frivolous. For purposes of this paragraph, "consumer Dispute" shall mean a Dispute involving credit or services provided by Lender or Bank, primarily for personal, family or household purposes, in which the claim for damages is less than \$75,000. The referee shall hear all pre-trial and post-trial matters (including without limitation requests for equitable relief), prepare a statement of decision with written findings of fact and conclusions of law and apportion costs as appropriate. The referee shall be empowered to enter equitable relief as well as legal relief, provide all temporary or provisional remedies, enter equitable orders that are binding on the parties and rule on any motion that would be authorized in a trial, including without limitation motions for summary adjudication. Judgment upon the award shall be entered in the court in which such proceeding was commenced and all parties shall have full rights of appeal. This provision will not be deemed to limit or constrain Bank's right of offset, to obtain provisional or ancillary remedies, to interplead funds in the event of a dispute, to exercise any security interest or lien Bank or Lender may hold in property, or to comply with legal process involving accounts or other property held by Bank or Lender.

24.1.6: RELIANCE. Each party (i) certifies that no one has represented to such party that the other party would not seek to enforce a jury waiver, class action waiver or judicial reference provision in the event of suit, and (ii) acknowledges that it and the other party have been induced to enter into this Agreement by, among other things, material reliance upon the mutual waivers, agreements and certifications in this Dispute Resolution Provision.

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