

CREDIT AGREEMENT

I agree to the terms and conditions of this agreement and any future amendments thereto, and promise to pay you all amounts due.

Advances: You will make loan advances to me. You have informed me of how I may obtain loan advances under this Open-end Credit Plan. I understand that all advances must be made for good purpose. You reserve the right to refuse to make any advance without affecting the liability of any co-borrower.

Credit Limits: Advances against my open-end credit plan will at no time, in total, exceed the limit as set forth in the loan policy of the credit union. Advances on secured loans will depend on the value of security offered at the time of each advance.

Payments: My minimum payment will be based upon the amount of my outstanding balances immediately after my most recent advance. My minimum payment will not change unless I request additional advances or fail to keep my agreement. I may pay the credit balance in full or in part at any time without penalty. However, minimum periodic payments are required on each loan account as long as any balance exists.

Liability for Unauthorized Use: The Credit union allows access to my Plan via an ATM/Debit Card. If I use an ATM/Debit card to access my plan, I may be liable for any unauthorized use of the card. I must tell the Credit Union at once if I believe my ATM/Debit card has been lost, stolen or used without my permission. I may contact the Credit Union at 2223 Warren Ave., Cheyenne, WY 82001, or call (800) 726-5644. I will not be liable for unauthorized use that occurs after I notify the Credit Union of the loss, theft or possible unauthorized use. If the card is used to obtain advances directly from the Plan, my total liability will not exceed \$50.00. If the unauthorized withdrawal is from a share draft account, my liability is governed by the Regulation E disclosures I received at the time I received my ATM/Debit card, even if the withdrawal results in an advance being made from my overdraft subaccount under my Open-end Credit Plan. I also have certain rights and responsibilities under the Fair Credit Billing Act if I believe my periodic statement is incorrect.

Computation of Finance Charges: Finance charges begin to accrue immediately when you make an advance to me. To figure a portion of the finance charge of each Billing Cycle, a daily periodic rate is multiplied by the Daily Balance of my Loan Account Balance each day.

Periodic Rate and Annual Percentage Rate: The periodic rate used in calculating the FINANCE CHARGE is .038356, which corresponds to an ANNUAL PERCENTAGE RATE OF 14.000%.

Additional Finance Charges:

- **Late Charge:** If a payment is late by 15 days or more, I will be charged 5% of the payment due with a minimum of \$10.00.

Minimum Payment: My minimum payment is 4% of my total new balance, but not less than \$20.00 per month. If I make extra payments or larger payments, I am still required to make at least the minimum payment each month. My minimum payment will never be less than \$20.00.

Credit Insurance: Credit life and/or credit disability insurance is voluntary and not a condition of opening my Plan or obtaining any advance. I will only have this coverage if I apply for the coverage, meet the eligibility requirements, and agree to pay the premiums. The premium will be charged and collected monthly and will become part of my minimum monthly payment. If I fail to pay the insurance premiums, the Credit Union may cancel

the coverage, or, at its option, pay the premiums and add it to my outstanding plan balance. I may cancel coverage at any time. See Certificate for specific terms and conditions of the insurance contract.

Default: I shall be considered in default if any of the following occur: (1) If I break any promise made under this Credit Agreement; or (2) if anything else happens that caused you to reasonably believe that the prospect of payment or performance is impaired; or (3) if I do not pay on time any of my other or future debts to you. If I default, you may, at your option, declare this account immediately due and payable, and I must immediately pay to you at that time the total unpaid balance, as well as the Finance Charge to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees. Costs of collection include, but are not limited to, court costs and other legal expenses. The principal balance in default shall bear interest at the contract rate.

Illegal Use and Internet Gambling: I agree that all transactions that I initiate by use of any advance or any card which accesses my Plan are legal in the jurisdiction where I live and/or where the transaction occurred. Internet gambling may be illegal in the jurisdiction in which I am located, including the United States. My Plan and any card which accesses my Plan may only be used for legal transactions. Display of a payment card logo by an online merchant does not mean that Internet gambling transactions are lawful in all jurisdiction in which I may be located. I agree to repay according to the terms of this Agreement all transactions I initiate by taking an advance or using my card(s), whether deemed legal or illegal.

Joint and Individual Liability: If my Transaction Account is a joint account, all persons on the Transaction Account have signed the Application and read this Agreement. My obligation to pay this Line of Credit is independent of the obligation of any other person who has also agreed to pay it. You may sue me alone, or anyone else who is obligated on this Line of Credit, or any number of us together, to collect on this Line of Credit. You may make an advance upon the request of any one person signing the Application or authorized to sign on the Transaction Account.

Termination: I understand that you may terminate this credit agreement under the following conditions:

1. Upon adverse re-evaluation of my creditworthiness.
2. If I should fail to meet the terms of the agreement.
3. At my option, or your option, with good cause and upon written notice. I understand that termination will not affect my obligation to pay the balance outstanding incurred prior to notice.

Additional Provisions:

1. I agree to provide you with a current financial statement if so requested and that no advance will be made until you have reviewed the financial statement.
2. In case any provision of this agreement is held invalid for any reason such determination shall not affect the remaining provisions of the agreement. But the agreement shall be enforced as if such provision was never included.
3. I admit that I have received a copy of this agreement, and that I have fully read and understand all of its terms and conditions.
4. My signing and endorsing any checks or drafts issued under this agreement shows my acceptance of its terms and conditions.

Change of Terms: You may change the terms of this agreement at any time. But you will give me written notice of any change at least 15 day before the change takes effect.

Governing Law: This Agreement is governed by the laws of Wyoming and the United States of America.