



Cardholder Agreements

Reflex MasterCard®

29.99% Variable APR (WSJ Prime + 25.74%)
\$120 annually Monthly Maintenance Fee (billed at \$10 per month)
\$5.00 or **5%** Cash Advance Fee (whichever is greater)

..... [Pg. 3](#)

Reflex MasterCard®

29.99% Variable APR (WSJ Prime + 25.74%)
\$60 annually Monthly Maintenance Fee (billed at \$5 per month)
\$5.00 or **5%** Cash Advance Fee (whichever is greater)

..... [Pg. 19](#)

ACCOUNT OPENING DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	29.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your Payment 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 Account balance by the Payment Due Date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	None
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	<p>NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your Card and will reduce the amount of credit you initially have available. Based on your Credit Limit of \$500, your initial available credit will be \$375 (or \$345 if you choose to have an additional Card).</p> <p>You may still reject this plan, provided that you have not yet used the Card or paid a fee after receiving a Monthly Billing Statement. If you do reject the plan, you are not responsible for any Fees or Other Charges.</p> <ul style="list-style-type: none"> • Annual Fee \$125 for the first year After that, \$96 annually • Monthly Maintenance Fee \$120 annually (billed at \$10 per month) Monthly Maintenance Fee not billed for the first 12 months your Account is opened • Additional Card Fee \$30 (one time, if applicable, for authorized users)
Transaction Fees	<p>Transaction fees are not billed for the first 12 months your Account is open.</p> <ul style="list-style-type: none"> • Cash Advance Either \$5.00 or 5% of the amount of each cash advance, whichever is greater. • Foreign Transaction 3% of each transaction in U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$38 • Returned Payment Up to \$38

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See **INTEREST CHARGES** below for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement and Deposit Account Contract.

7/1/2017

CHARGES AND FEES

INTEREST CHARGES:

Periodic Rates.

INTEREST CHARGES for purchases and cash advances are calculated at a monthly periodic rate of 2.4992%, which is equivalent to an **ANNUAL PERCENTAGE RATE** ("APR") of **29.99%**.

Variable Rate.

The APR may increase or decrease on the first day of the subsequent monthly Billing Cycle based on changes in the prime rate ("Index"). The APR is calculated by adding the amount of margin stated below to the Index. The Index is the prime rate published in the Money Rates section of *The Wall Street Journal* on the 25th day of each month. If the Index is not published on that day, the Index on the next business day will be used. Any increase in the APR may increase the amount of interest charged to your Account and the total amount you must pay, and may take the form of an increase in the monthly Minimum Payment. If the Index is no longer available, we will choose a new index that is based upon comparable information. The APR for purchases and cash advances will be determined by adding a margin of 25.74% to the Index.

INTEREST CHARGES are imposed on purchases beginning on the date a purchase is posted to your Account. However, **INTEREST CHARGES** will not be imposed on purchases made in any Billing Cycle in which the previous balance shown on your Monthly Billing Statement is zero and you pay your new balance in full by the Payment Due Date shown on your Monthly Billing Statement. **INTEREST CHARGES** are imposed on cash advances beginning on the date a cash advance is obtained and continuing until the balance of your Account is paid in full. There is no time in which you can pay the balance of cash advances in order to completely avoid **INTEREST CHARGES**.

INTEREST CHARGES for a Billing Cycle are calculated separately for purchases and cash advances. There is no minimum **INTEREST CHARGE**. The **INTEREST CHARGE** calculation begins on the date the transaction is posted to your Account.

For purchases, the **INTEREST CHARGE** is computed by multiplying the monthly periodic rate by the average daily balance of purchases. To determine the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases, and subtract any payments and/or credits. This gives us the daily balance of purchases. (Any daily balance that is a credit balance is treated as zero (\$0.00) balance.) Then, we add all the daily balances of purchases for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance of purchases.

For cash advances, the **INTEREST CHARGE** is computed by multiplying the monthly periodic rate by the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in any new cash advances, and subtract any payments and/or credits that we apply to the cash advance balance. This gives us the daily balance of cash advances. (Any daily balance that is a credit balance is treated as zero (\$0.00) balance.) Then, we add all the daily balances of cash advances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance of cash advances.

FEES AND OTHER CHARGES:

Your Account is subject to the following Fees and Other Charges, each of which may be charged to your Account:

Cash Advance Fee. In addition to the **INTEREST CHARGE** on cash advances, there is a fee of 5% or \$5.00, whichever is greater, for each cash advance posted to your Account that month ("Cash Advance Fee"). **NO CASH ADVANCES ARE PERMITTED DURING THE FIRST 95 DAYS AN ACCOUNT IS OPEN.** **Cash Advance Fees** will not be assessed during the first twelve (12) months after your Account is open.

Additional Card Fee. Your Account will be assessed a one-time additional card fee of \$30.00 for each authorized user you add to your Account.

Foreign Currency Transaction Fee. Your Account will be assessed a foreign currency transaction fee equal to 3% of any transaction made in a foreign currency that is converted to U.S. Dollars. This fee will not be assessed to foreign transactions made in the first 12 months your Account is open.

Annual Fee. Your Account will be assessed an Annual Fee of \$125.00 (“Annual Fee”) for the first year and \$96.00 each subsequent year. The Annual Fee will be billed to your Account once the Account is opened, and on or about your anniversary date each year. Your payment of the Annual Fee does not affect our right to close your Account or our ability to limit transactions on your Account.

Annual Fee Renewal Refund Disclosure. We will refund the Annual Fee charged to your Account if you notify us, within 30 days from the date of the Monthly Billing Statement on which it appears, that you wish to close your Account.

Monthly Maintenance Fee. Your Account will be assessed a monthly maintenance fee, which will be billed at \$10.00 per month to your Account (“Monthly Maintenance Fee”) at the end of each Billing Cycle. The Monthly Maintenance Fee will not be billed in the first 12 months your Account is open. Your payment of the Monthly Maintenance Fee does not affect our right to close your Account or our ability to limit transactions on your Account.

Late Payment Fee. If we do not receive a payment from you in at least the amount of the minimum payment due (“Minimum Payment”) by the Payment Due Date shown on your Monthly Billing Statement, you will be charged a Late Payment Fee equal to the lesser of \$27 or your Minimum Payment (“Late Payment Fee”) in accordance with law. If you fail to make a timely payment in any of the six (6) Billing Cycles after the initial late payment, you will be charged \$38 or the amount of the required Minimum Payment, whichever is less. We may refer to this fee as the “Late Fee” or “Late Charge”.

Returned Payment Fee. If you make a payment on your Account and your check or other payment instrument (including an electronic funds transfer or a telephone authorized draft) is not honored for any reason or cannot be processed, we will charge a Returned Payment Fee equal to the lesser of \$27 or your Minimum Payment (“Returned Payment Fee”). In the event a payment is returned in any of the six (6) Billing Cycles after the initial returned payment, you will be charged \$38 or the amount of the required Minimum Payment, whichever is less. The charge may be imposed even if we elect to re-present the item and it is paid upon our re- presentation. We will not charge both a Late Payment Fee and a Returned Payment Fee based upon a single payment.

OTHER IMPORTANT DISCLOSURES:

Security Deposit (if applicable). We may require a collateral deposit in the form of a security deposit, up to the full amount of the Credit Limit to be paid in full before the Account is opened to secure your obligations under this Agreement and to offset the risk associated with the Account. You understand and agree that if we require a security deposit, we may use any or all amounts of the deposit to pay amounts you owe under this Agreement if you are in default or you or we close or cancel your Account. Refer to the “Terms and Conditions of Your Deposit Account” and “Truth in Savings Disclosure – Deposit Account” section of this Agreement for more information.

Available Credit Limits. Once the entire security deposit, if applicable, is paid in full, your Account will be opened and you will have access to your initial available credit. Funds received in connection with a security deposit may be held up to 10 days before an Account is opened.

Cash Back Rewards Program. Your Account may provide you with cash back rewards. If it does, see the separate Cash Back Rewards Agreement provided to you for terms and conditions of the rewards program. If your Account includes a cash back rewards feature, the Cash Back Rewards Agreement is incorporated into this Agreement by reference, and any and all disputes related to the Cash Back Rewards Agreement are subject to the arbitration provision contained herein.

CELTIC BANK CARDHOLDER AGREEMENT AND DEPOSIT ACCOUNT CONTRACT

YOUR AGREEMENT WITH US

General Terms. This Agreement covers the terms and conditions of the Card Account (“Account”). Celtic Bank is the Card issuer and assigns its rights for servicing and other rights to Continental Finance Company (“Continental Finance”) after Card issuance.

You agree to be bound by the following terms and conditions, which shall constitute an agreement between you and us. Furthermore, by accepting and using the Card, or paying any **INTEREST CHARGES**, Fees, or Other Charges, whichever comes first, you expressly agree to be bound by the provisions of this Agreement and the rates and charges for use of the Card, including as set forth under the “Charges and Fees” provisions, which are hereby expressly incorporated by reference into this Agreement.

In this Agreement, “we”, “us”, and “our” refer to Celtic Bank as the issuer of the Card and Continental Finance as servicer. “Agreement” means this Celtic Bank Cardholder Agreement and Deposit Account Contract. The words “you” and “your” mean the person who applied for the Account and each person to whom we issue a Card at the applicant’s request or who uses a Card with the applicant’s consent (“Additional Card or Authorized User”). The word “Card” means your credit card.

Please read this Agreement carefully and save it for future reference. It contains important state and federal disclosures, including Regulation Z disclosures and disclosures regarding your rights in case of errors or inquiries about your bill and important provisions relating to arbitration and litigation.

Applicable Law. This Agreement and your Account, and any claim, dispute or controversy (whether in contract, tort, or otherwise) at any time arising from or related to your Account, this Agreement or any transferred balances, are governed by and construed in accordance with applicable federal law and, to the extent not preempted by federal law, by the laws of Utah (without applying its choice-of-law rules). The formation, legality, enforceability, and interpretation of this Agreement, and any amounts contracted for, charged and received under this Agreement, will be governed by such laws. This Agreement is entered into between you and us in Utah, regardless of the state of your residence or whether or not your Account or Card is used in Utah. Our decisions regarding the extension of credit to you are made in the State of Utah. Federal and Utah law will also apply to any controversy, claim, or dispute arising from or relating in any way to the subject matter of this Agreement and your Account, including, without limitation, statutory, equitable, and tort claims.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To be provided with an oral disclosure of this information, please call toll-free 1-866-449-4514.

Effective Date: This Agreement is effective upon the earlier of your acceptance and use of the Card to make a purchase or to receive a cash advance, or your payment of **INTEREST CHARGES**, Fees or Other Charges. You may reject this Card, provided that you have not yet used the Card or paid **INTEREST CHARGES**, Fees, or Other Charges after receiving a Monthly Billing Statement. If you reject the Card, you are not responsible for any **INTEREST CHARGES**, Fees or Other Charges. Notwithstanding anything to the contrary in this Agreement, if you are a resident of the State of New York, this Agreement is effective upon your acceptance and use of the Card.

Changes in Agreement Terms. We can change any term of this Agreement, including the rate at which or manner in which **INTEREST CHARGES**, Fees, and Other Charges are calculated, in our sole discretion, upon such notice to you as is required by law. At our option, any change will apply both to your new activity and to your outstanding balance when the change is effective as permitted by law.

Binding Effect. This Agreement is binding upon and enforceable against your heirs, legal representatives, and successors.

Severability. If any provision of this Agreement, including any portion of the Arbitration Provisions set forth below, is determined to be invalid or unenforceable under any rule, law, or regulation, the validity or enforceability of any other provision of this Agreement shall not be affected, and in lieu of such invalid or unenforceable provision there shall be added automatically, as part of this Agreement, a provision as similar in terms as may be valid and enforceable, if possible. Notwithstanding the foregoing, if a class action litigation or a class-wide arbitration is permitted for any reason, either party may require that the entire Dispute, as defined in the Arbitration Provision below, be heard by a judge, sitting without a jury, under applicable court rules and procedures.

Entire Agreement. This Agreement, together with your Application, constitutes the final and complete credit agreement between you and us relating to your Account and supersedes and may not be contradicted by evidence of any prior, contemporaneous, or subsequent oral credit agreement between you and us relating to your Account.

USING YOUR CARD

Sign Your Card. To avoid unauthorized use of your Card, please sign the back of your Card immediately.

General Use. You may use your Card and your Account to make purchases if your Account is in good standing and you have available credit. Your Card and Account may be used only for valid and lawful purposes. If you or an Authorized User uses your Card and Account for any other purpose, you will be responsible for the use and may be required to reimburse us for all amounts or expenses we pay as a result of the use. No cash advances are permitted during the first ninety five (95) days an Account is open. After ninety five (95) days have elapsed from Account open date, you may obtain cash advances (See Cash Advance Fee section). You may not use the Card or your Account for any illegal transaction or any gambling transaction. We will decline identifiable gambling transactions. We may impose restrictions on your Account at any time as determined to be necessary by us in connection with our efforts to detect fraud or unauthorized use, including restrictions on (a) the number of transactions allowed per day; (b) the dollar amount of transactions approved; (c) your ability to obtain cash advances; and (d) your ability to use your Card at an automated teller machine ("ATM").

If you give your Account number to make a purchase or obtain a cash advance without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if the Card was present.

You may also use your Card and a personal identification number ("PIN") to obtain cash advances at an ATM, if we, at our option, issue you a PIN. ATM transactions are treated the same as cash advances. We may restrict your access to any ATM at any time. You should not keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately by following the procedures under the heading "Lost or Stolen Card."

Your Responsibility for Authorized Users. If another person is given access to your Account and/or Card with your express or implied permission, notwithstanding the provision above, that person is an Authorized User, even if we did not issue an additional Card in the Authorized User's name. At your request, and if we agree, we may issue an additional Card in the name of an Authorized User with your Account number. You will be responsible for all charges, cash advances, **INTEREST CHARGES**, purchases and Fees incurred by any Authorized User. We are not required to try to obtain payment from any Authorized User before requiring payment from you.

If you wish to remove an Authorized User from your Account you must contact us either by telephone or in writing. You will still be responsible for payment of all purchases, cash

advances, **INTEREST CHARGES** and Fees incurred or obtained by the Authorized User. We may close your existing Account and issue you a new Card and Account number.

Lost or Stolen Card. If you notice the loss or theft of your Card or a possible unauthorized use of your Card, you should write to us immediately at: **Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220**, or call us at **1-800-556-5678**. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Refusals to Honor Card/Rejection of Transactions. We are not responsible if any financial institution, merchant, or other person refuses to honor your Card. Except as otherwise required by law or regulations, we will not be responsible for merchandise or services purchased through your Card. Also, we may reject any transaction for any reason.

USING YOUR ACCOUNT

Accessing Your Credit Line. You can use the Card and your Account to make purchases and obtain cash advances. Upon your request, you may be assigned a PIN. If a PIN is assigned to you, you may obtain a cash advance, any time after ninety five (95) days after Account opening, at any authorized ATM that bears the Mastercard® acceptance mark by using the Card and PIN. You should keep your PIN secure and not write it down, give it to anyone or keep it with your Card. Contact us immediately if someone has gained unauthorized access to your Card(s).

Understanding Your Credit Limit. Your "Credit Limit" is the maximum amount of credit we have approved for your Account. The amount of your Credit Limit is disclosed in the "Account Opening Disclosures" section of this Agreement and on your Monthly Billing Statements. You are responsible for keeping track of your Account balance and your Credit Limit. Your Account balance may not exceed your Credit Limit at any time. Decisions on Credit Limit Increases will be in accordance with federal law. We reserve the right to approve or deny authorizations or transactions from any merchant at our sole discretion.

Network Outages. From time to time, due to circumstances beyond our control (such as fires, floods, earthquakes and other natural disasters and unpredictable events), our services may be unavailable. We will not be responsible or liable if this happens.

UNDERSTANDING YOUR PAYMENTS

Your Promise to Pay, Cut-Off Time, Form of Payments. You promise to pay to us all amounts advanced to you as a purchase or a cash advance (including amounts advanced for Authorized Users) under this Agreement, plus all **INTEREST CHARGES** and Fees assessed on those amounts and all other charges, costs, and Fees which are applied to your Account. All payments must be made in U.S. dollars, and all checks or other items tendered in payment must be drawn on United States financial institutions. Payments must be made to **Continental Finance** at the address shown on the Monthly Billing Statement ("Mail Payments To" address") and must be received by **Continental Finance** no later than 5:00 p.m., prevailing Eastern Time on the date on which they are due. Payments made at a branch or office of Celtic Bank or Continental Finance prior to the close of business at the branch or office shall be considered received on the day the payment is made at such location.

Payment Due Date. The Payment Due Date will be at least twenty-five (25) days after the Billing Cycle closing date ("Payment Due Date"). Payments will be credited to your Account as of the day of receipt if they are made in accordance with our instructions. Your Payment Due Date will always be the same day each month. If the Payment Due Date falls on a weekend, holiday or other day on which we do not receive payments, the Minimum Payment Due plus any other payment must be received no later than 5:00 p.m. prevailing Eastern Time on the next business day we receive payments.

Amount of Payment. You may pay any or all of the amounts you owe at any time without penalty, but you must pay at least the Minimum Payment Due each month on or before the Payment Due Date.

Minimum Payment Due:

- If the New Balance shown on your Monthly Billing Statement is less than or equal to \$35.00, the Minimum Payment Due equals the New Balance.

- If your New Balance exceeds \$35.00, the Minimum Payment Due equals the greater of 4.00% of the New Balance or \$35.00, plus any Late Payment Fee assessed in the current Billing Cycle plus any past due amounts, not to exceed your Account balance.

Applying of Payments. Payments in excess of the Minimum Payment Due are applied in accordance with law.

Availability of Credit and Payment Holds. Generally, payments are credited to your Account on the day they are received. Available credit created as a result of payments posted to your Account may not be available for up to seven (7) days, or longer if circumstances warrant an additional hold, or if we deem ourselves at risk for any reason. If you use a payment service provided by a third party to deliver your payment to us, that third party may charge you a fee for such service; such third party fees will not be billed to your Account. Credit to your Account may be delayed up to five (5) days if payment is (a) not received at the Payment Address or (b) not accompanied by the payment coupon portion of your Monthly Billing Statement. Delayed crediting may result in Late Fee and additional **INTEREST CHARGES** and Fees being applied to your Card.

Direct Debit. You may choose, subject to our approval, to make a payment by means of a direct debit or charge to any deposit, savings, or credit account of yours ("Payment Account"). By requesting that we process a payment by direct debit or charge to your Payment Account, you hereby authorize us, at our option, to debit your Payment Account by means of an electronic transaction or to submit a paper check or draft to your financial institution, consistent with your instructions.

Electronic Check Presentment. If you pay by check, you are authorizing us to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the electronic debit. We will process your payment using the Automated Clearing House ("ACH") system. Electronically processed and/or presented checks (and checks presented electronically) are not returned to you by your financial institution, bank or credit union. We will retain an image of your electronically processed check as required by law. A copy of the check can also be retrieved by contacting your financial institution. Please contact the Customer Service Department at the telephone number on your Monthly Billing Statement to learn about other payment options.

Irregular Payments and Delay in Enforcement, Waivers and Releases. We may accept late payments, partial payments, checks, and money orders marked "paid in full" or language having the same effect, without losing any of our rights or legal defenses. All written communications concerning disputed amounts, including a check or other payment instrument that (a) indicates that the payment constitutes "payment in full" or is otherwise tendered as full satisfaction of a disputed amount, or (b) is tendered with other conditions or limitations, must be marked or delivered to us at the address for billing inquiries shown on your Monthly Billing Statement, not the payment address. You waive presentment for payment, notice of non-payment, and you agree to any extensions of time of payment and partial payment before, at, or after maturity.

MONTHLY BILLING STATEMENTS, OTHER INFORMATION AND COMMUNICATION FROM US

When We Send Monthly Billing Statements. We will promptly send a Monthly Billing Statement at the end of each monthly Billing Cycle if your Account has a debit or credit balance greater than \$1.00 or if an **INTEREST CHARGE** or Fee has been imposed.

Where We Send Your Monthly Billing Statement. We will send Monthly Billing Statements and any other notices to you at the address shown in our files. You agree to notify us promptly of any change in your address. We may accept address changes or corrections from the United States Postal Service. We may also mail Monthly Billing Statements and other communications to you at any address we determine to be an address at which you can receive mail. If you elect to receive Monthly Billing Statements and other communications electronically, we may send those Monthly Billing Statements and communications as directed by you.

Understanding Your Monthly Billing Statement. The Monthly Billing Statement will show the Previous Balance, purchases and cash advances posted during the Billing Cycle, any **INTEREST CHARGES**, Fees and Other Charges, and all payments, debits, and credits to your Account through the Billing Cycle Closing Date. It will also show, among other things, your New Balance, the Minimum Payment Due, and the Payment Due Date (which will be at least twenty-five (25) days after the Billing Cycle Closing Date and will be the same day every month).

You agree to review your Monthly Billing Statement promptly and to report any erroneous entries on such Monthly Billing Statement. You are obligated to report erroneous entries within 60 days after we mail or otherwise make the Monthly Billing Statement available to you. If you do not report the erroneous entries within the timeframe, the entries on your Monthly Billing Statement and the corresponding Account balance will be presumed to be correct. This means we will have no liability to you for transactions appearing on your Monthly Billing Statement. If you dispute a transaction made by you or someone else on your Account and we later credit your Account for all or part of the disputed amount, you will give us all of your rights against that other person. You also agree to give us any merchandise associated with the disputed transaction and to help us in our efforts to seek reimbursement (including, but not limited to, providing documents).

Your Consent to Automated-Dialer and Pre-recorded Calls and Text Messages. By providing us with a telephone number(s), at any time, you consent and authorize Celtic Bank and its affiliates, agents and independent contractors, to contact you regarding your Account at such number(s) using any lawful means of communication, including, but not limited to calls placed to your cell, mobile or other phone using an automated dialing service, pre-recorded messages or text messages. Providing us with a telephone number(s) constitutes a new authorization for such communications, which authorization takes priority over any prior preference or election you made to opt-out of receiving calls made using automated dialing services, pre-recorded messages or text messages. You do have the option to opt out of receiving communications at that number any time thereafter. Standard text messaging and/or calling charges imposed by your provider may apply.

E-mail. By providing us with your e-mail address, you agree to receive correspondence electronically from us and our affiliates and service providers. We may communicate with you by e-mail for any lawful or business purpose.

DEFAULT PROVISIONS

Events of Default. You will be in default of this Agreement if any of the following occur on this or any other Account you have with us:

- You do not pay at least the Minimum Payment Due on your Account on or before the Payment Due Date.
- You die or become legally incompetent.
- A bankruptcy or other insolvency proceeding is filed by or against you.
- You exceed or attempt to exceed your Credit Limit.
- You provide us with or have provided us with false or misleading information or signatures at any time.
- You fail to comply with this Agreement.
- You fail to make any payment or perform any promise in any agreement or obligation you have with us.
- Any judgment, lien, attachment or execution is issued against you or your property.
- You request an excessive number of replacement Cards.
- We reasonably believe you will not pay amounts owed to us for any reason.
- You permanently reside outside of the United States.

If You Are In Default: Upon your default of this Agreement, we have all remedies provided by law including, without limitation, and without prior notice or demand (except as required by applicable law), the right to:

- Deny use of your Account.
- Close or refuse to renew your Account.
- Demand the return of your Card(s).
- Declare your entire Account balance immediately due and payable.
- Increase your Minimum Payment.
- Initiate collection activity.
- Not replace your Card(s).
- Reduce your Credit Limit.
- Apply any part or all of your security deposit, if applicable, to balances due.
- Pursue any action against you permitted by law.

Collection Costs. To the extent permitted by law, you must pay all court and collection costs, including reasonable attorneys' fees that we incur as a result of your default. A contingency or hourly arrangement

established by us with an attorney or collection agency to collect an Account in default is presumed prima facie reasonable.

CLOSING YOUR ACCOUNT

We May Close or Suspend Your Account. We may terminate your privileges under this Agreement or cancel or limit your privileges to make purchases or obtain cash advances at any time, with or without cause, subject to applicable notice requirements.

You May Close Your Account. You may terminate your Account at any time by notifying us by telephone or in writing.

Whether your Account was terminated by us or by you, you promise that any amounts that you owe us at the time of termination, plus any new purchases or cash advances, as well as any **INTEREST CHARGES**, Fees and Other Charges that will continue to be imposed at the rates specified in this Agreement, will be repaid according to this Agreement. You agree that you will not try to make any purchases or obtain cash advances after you have been notified that your privileges to use your Account have been canceled. You may terminate this Account at any time. In order to terminate your Account, you must either call us or give us written notice of your intent to terminate your Account at the address for inquiries shown on your Monthly Billing Statement, and pay your outstanding Account balance in full. Your notice of termination will become effective as soon as we can reasonably act on it. If you request that we terminate your Account, but do not pay your outstanding Account balance in full, your credit privileges will be terminated. You agree that if your Account is terminated by us or by you, we may apply any part or all of your security deposit, if applicable, to your outstanding balance pursuant to the terms of this Agreement.

Account Non-Use, Inactivity and/or Closure. In connection with the initial opening of your Account (but not in connection with renewing the Account or replacing Cards that have been used for transactions to the Account), if you have not made a payment, and either: (1) you do not activate your Card, or (2) you activate your Card but do not use your Account for a purchase or cash advance, we may unilaterally close your Account and terminate your right to use the Card or obtain credit, subject to any limitations under applicable law. If we close the Account in accordance with this paragraph, all Fees posted to your Account will be reversed.

Initial Fees Refund Disclosure. You may still reject this plan, provided that you have not yet used the Account or paid **INTEREST CHARGES**, Fees or Other Charges after receiving a Monthly Billing Statement. If you do reject the plan, you are not responsible for any **INTEREST CHARGES**, Fees or Other Charges.

OTHER TERMS AND CONDITIONS

Deposit. If your Account is required to be secured by a Deposit Account, your deposit will be maintained at a financial institution of our choice. Additional terms and conditions governing the Deposit Account are explained elsewhere in this Agreement.

Binding Effect Upon Death or Incompetency. If we pay a merchant or financial institution for a purchase or post a cash advance to your Account before we receive actual written notice of your death or incompetence, or if we pay a merchant or financial institution for a purchase made by you or post a cash advance taken by you prior to your death or incompetence, that transaction will be a valid and binding Account obligation upon you, your estate and your personal representatives.

Our Liability To You. Neither Celtic Bank nor Continental Finance will have any liability to you other than as provided in the Agreement and these terms and conditions. Unless imposed by law, neither Celtic Bank nor Continental Finance will be liable for any indirect, punitive, incidental, special or consequential loss or damages with respect to this Agreement.

Notices. We will send Monthly Billing Statements and any other notices to you at the address shown in our files. If you choose to receive Monthly Billing Statements electronically, we will send them and any other notices to you at the email address shown in our files. You promise to inform us promptly in writing of any change in your address or email address. Any written notice from you to us must be sent to us at Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220 or to such other address as we may give you, and shall be effective when received by us at such address. In determining your last known address, we can accept address corrections received from the U.S. Postal Service.

Credit Limit Increases. Your Account will be reviewed for a Credit Limit Increase in accordance with applicable law after your Account has been open for at least 12 months. In order to receive a Credit Limit Increase, you must qualify for and elect to receive such increase. Each Credit Limit Increase may vary in size but will be subject to a maximum Credit Limit of \$2,000.00. Each Credit Limit Increase will appear on your Account no later than one (1) month after you have qualified for such increase. We may change the criteria applied to determine your eligibility for a Credit Limit Increase at any time in our sole discretion in accordance with applicable law. In addition, we may elect, in our sole discretion, to modify or discontinue the practice of granting Credit Limit Increases.

Foreign Currency Conversion Rate. If you effect a transaction at a merchant that settles in a currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars at a government-mandated exchange rate, or a wholesale exchange rate. The government-mandated exchange rate or wholesale exchange rate is the rate selected for the applicable currency on the day the transaction is processed, which may differ from that applicable to the date the transaction occurred or when it is posted to your Account.

Call Monitoring/Recording. You authorize us and any third party servicing your Account to listen to and record telephone calls with you to evaluate the quality of service or for any other lawful purpose, if permitted under applicable law.

Sale/Assignment/Transfer. We may sell, assign, or transfer all or any portion of your Account or any Account balances due under your Account without prior notice to you. You may not sell, assign, or transfer your Card or your Account or any of your obligations under this Agreement.

Use of Information about You and Your Account. Because you applied for a Card, we are entitled under applicable law, including the Fair Credit Reporting Act, to obtain information about you from a credit reporting agency. We may also verify your credit references and other information that you provide to us. We may obtain updated or additional information about you, including consumer reports, from time to time for any legitimate purpose including, but not limited to, the extension of credit to you or the review or collection of your Account. We will report late payments, missed payments, or other defaults on your Account to credit bureaus.

You understand to prevent the funding of terrorism and money laundering, the United States Government requires financial institutions obtain, verify and retain certain cardholder information, such as your name, address, date of birth and other identifying information including your driver's license or other government-issued ID, to allow us to confirm your identity. We will retain this information. With respect to information about you and your Account that is covered by our privacy policy, we will use such information in accordance with the terms of the Privacy Policy.

How to Contact Us. For general inquiries we can be reached in writing at: **Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220.** Or, you can call our Customer Service Department at **1-866-449-4514.** Automated Account information is available 24 hours a day, 7 days a week with representatives available Monday – Friday between the hours of 7:00 a.m. to 10:00 p.m. and Saturday between the hours of 9:00 a.m. to 4:00 p.m., Eastern Time. Payments should be mailed to the address listed on your Monthly Billing Statement.

YOUR BILLING RIGHTS
KEEP THIS NOTICE 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 Monthly Billing Statement.

If you think there is an error on your Monthly Billing Statement, write to us at:

Continental Finance
P.O. Box 3220
Buffalo, NY 14240-3220

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 Monthly Billing Statement, 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 Monthly Billing 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 Monthly Billing Statement 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 Monthly Billing Statement, and we may continue to charge you **INTEREST CHARGES** on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your Account 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 CHARGES**, Fees or Other Charges 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 CHARGES**, Fees and Other Charges. We will send you a Monthly Billing 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 Monthly Billing Statement 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 Monthly Billing Statement. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your Monthly Billing Statement 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 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. (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 Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your 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:

Continental Finance P.O. Box
3220
Buffalo, NY 14240-3220

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.

STATE DISCLOSURES

California Residents. A married applicant may apply for a separate Account. As required by law, you are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a Consumer Reporting Agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the Account up to the limit of the Account. Each applicant may be liable for amounts extended under the plan to any joint applicant.

Delaware Residents. Service charges not in excess of those permitted by law will be charged on the outstanding Account balances from month to month.

Kentucky Residents. You may pay the unpaid balance of your Account in whole or in part at any time.

Missouri Residents. Credit card fees are governed by MO.Rev.Stat § 408.145.

New York and Vermont Residents. We may obtain a consumer report for any legitimate purpose in connection with your Account or your application, including but not limited to reviewing, modifying, renewing and collecting on your Account. Upon your request, we will inform you of the names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Banking Department (1-800-342-3736) to obtain a comparative list of credit card rates, fees and grace periods.

Ohio Residents. The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that Consumer Reporting Agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Married Wisconsin Residents. No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement, or court order, or has actual knowledge of that provision

TERMS AND CONDITIONS OF YOUR DEPOSIT ACCOUNT

The following additional terms apply in connection with your Deposit Account.

Deposit. An initial Deposit Account balance is needed to open your Account. This amount is printed in the application decision letter and must be paid by one of the payment methods contained in such letter. You may make additional deposits to your Deposit Account up to a maximum Deposit Account balance of \$2,000. After the Account has been open for 90 days and we have received at least three timely Minimum Payments, we will increase your Credit Limit to the amount of your Deposit Account balance. Any non-cash items tendered for deposit will be given only provisional credit until collection is final. Deposit funds may be held up to 10 days. We are not responsible for transactions initiated by mail or outside depository institutions until we actually receive them. We will treat and record all security deposit funds received after our "daily cutoff time" on a Business Day we are open, or received on a day that we are not open for business, as if initiated on the following Business Day that we are open.

Withdrawals. Since this Deposit Account is collateral for your Account, and not a Fee, withdrawals are not permitted from this Deposit Account while there remains an outstanding balance on your Account or while you retain possession of any Card.

Applicable Law. Your Deposit Account and any claim, dispute, or controversy arising from or relating to this Agreement or your Deposit Account, are governed by and interpreted under federal law and construed in accordance with the laws of the State of Utah (without applying its choice-of-law rules). The formation, legality, enforceability, and interpretation of this Agreement, and any amounts contracted for, charged and received under this Agreement, will be governed by such laws. This Agreement is entered into between you and us in Utah, regardless of the state of your residence. Our decisions regarding the Deposit Account are made in the State of Utah. Federal and Utah law will also apply to any controversy,

claim, or dispute arising from or relating in any way to the subject matter of this Agreement and your Deposit Account, including, without limitation, statutory, equitable, and tort claims.

Bankruptcy. If you become a debtor in any proceeding under the United States Bankruptcy Code, you agree that you will recognize us as a perfected secured creditor with respect to the Deposit Account and that you will declare the Deposit Account as exempt property pursuant to the provisions of the United States Bankruptcy Code or applicable State exemption laws.

Amendments. We may amend the terms and conditions applicable to your Deposit Account separately from the remainder of this Agreement at any time with reasonable written notice to you, as required by law.

Assignments Prohibited. You may not assign the Deposit Account to anyone other than us without our prior written consent.

Pledge Agreement. As a security for the payment of all credit extended through your Account, you pledge to, and grant Continental Finance, its successors and assigns, a security interest in all funds now and hereafter deposited in your Deposit Account. You authorize us to unconditionally restrict withdrawals from your Deposit Account. If your Account is in default or if your Account is terminated for any reason, we may at any time thereafter, and without notice to you (unless otherwise required by law), apply all or part of the funds in your Deposit Account as a credit toward any and all amounts owed on your Account. We may also exercise any other remedies under the terms of this Agreement or otherwise legally available. If your Account is cancelled or closed either by you or us, we have (unless otherwise required by law) ninety (90) days from the date of such Account closure to allow for all charges made on the Card to clear. After the expiration of this period, we will remit to you the full amount remaining in your Deposit Account, if any, after the application of the security deposit to any outstanding balances that remain on your Card.

TRUTH IN SAVINGS DISCLOSURE – DEPOSIT ACCOUNT

Security Deposit Insurance. This deposit account will be held at an FDIC or NCUA insured financial institution and will receive the benefit of FDIC, NCUA or other depository insurance.

Rate Information. This is a non-interest bearing Deposit Account. The Interest Rate and Annual Percentage Yield is 0%. No interest accrues on the Deposit Account.

Minimum Balance Limitations. The minimum balance to open the Deposit Account is the amount printed in the application decision letter. Once your balance reaches the required amount, your Account will be opened. We must receive the entire amount within 30 days from the date we received your application, or any money applied to your Deposit Account will be refunded.

Transaction Limitations. No withdrawals will be permitted from your Deposit Account while there remains a balance on your Account or while you retain possession of the Card. The maximum amount of funds that may be deposited into this Deposit Account is \$2,000.00. Deposit amounts and the corresponding methods of payment will be disclosed in the application decision letter. Deposit funds may be held for up to 10 days, which will delay the opening of your Account.

Fees. No fees are charged on this Deposit Account.

ARBITRATION PROVISION

PLEASE READ CAREFULLY: This Arbitration Provision “Provision” waives any right to file claims in court, other than a small claims court, or to participate in a class action or other consolidated proceeding.

CARDHOLDERS COVERED BY THE MILITARY LENDING ACT. Notwithstanding any other provision of this Agreement, if you are a “covered borrower” under the Military Lending Act, as defined in at 32 CFR § 232.3(g), the Arbitration Provision does not apply to you.

Unless you opt out of this Provision in the manner set forth below in subpart (o), any claim that arises out of or in any way relates to the Agreement, your Account, or this Provision shall be resolved exclusively by binding bilateral arbitration in accord with the following:

- a) This Provision is contained in a contract evidencing interstate commerce and is governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16.
- b) Provision shall be administered by the American Arbitration Association (“AAA”) and conducted by a single arbitrator using the applicable rules and procedures established by the AAA for expedited consumer arbitration. To the extent any of the AAA’s rules and procedures contradict the express terms of the Provision, the Provision shall control and the contradictory portions of the AAA’s rules and procedures shall not apply.
- c) The Arbitrator shall enforce the Applicable Law provisions in the Agreement and shall honor applicable statutes of limitations and claims of privilege. The arbitrator may award any relief available under applicable law.
- d) Any arbitration hearing or proceeding shall be held in the county of your residence unless you and we agree otherwise.
- e) The Arbitrator has no authority to conduct class, joint, or consolidated arbitration proceedings. The arbitrator may only conduct arbitration and resolve claims on a bilateral basis.
- f) Regardless of who asserts a claim[s], we shall advance your portion of the arbitration filing and hearing fees. If we prevail in arbitration, the arbitrator may require you to reimburse us for any filing and hearing fees that we advanced on your behalf provided that the total filing and hearing fees paid by you shall not exceed the court costs you would have paid in a comparable state court action. This subpart (f) shall not affect attorney’s fees or costs, including witness or expert witness’ fees or costs. You shall be responsible for your own attorney’s fees and costs.
- g) If permitted by applicable law, the arbitrator may award reasonable attorney’s fees and costs to the party who substantially prevails in arbitration.
- h) In the event the AAA or its rules and procedures are unavailable for any reason, you or we may ask a court to appoint a substitute arbitrator to arbitrate under comparable rules and procedures. The unavailability of the AAA or its rules and procedures shall not render the Provision unenforceable.
- i) The Provision covers any claim arising out of or in any way relating to the Provision itself. All issues of arbitrability must be arbitrated, including but not limited to whether the Provision is enforceable or applicable.
- j) The Provision remains in full force and effect unless you opt out of the Provision in accordance with subpart (o) or you and we otherwise agree in writing to set the Provision aside. The Provision survives, for example but without limitation, the cancellation or termination of the Agreement or your Account, the satisfaction of any obligations under the Agreement or your Account, the transfer, sale, or assignment of the Agreement or your Account or any rights under either, and the bankruptcy of any party.
- k) Each of the following persons or entities is an intended beneficiary of the Provision and may enforce the Provision in full with respect to any claims between such persons or entities on the one hand and you on the other hand that arise out of or in any way relate to the Agreement or the Provision: Continental Finance and any of its or our past, present, and future employees, agents, principals, representatives, directors, officers, shareholders, governors, managers, members, parent companies, subsidiaries, affiliated entities, partners, licensees, attorneys, predecessors, successors, joint venturers, contractors, assigns, designees, servicers, and “service providers” (defined as any third party providing us or any of the foregoing entities or persons any goods or services that arise out of or in any way relate to the Agreement or the Provision).
- l) The Provision may be enforced by or against any person or entity purporting to bring claims on your behalf, including but not limited to any agent, representative, guardian, or trustee. The Provision may also be enforced by or against any person or entity who acquires any right or interest that, but for the transfer of the right or interest, would have belonged to us or an intended beneficiary of the Provision.

- m) You and we shall retain the right to bring in the small claims court for the county of your residence any claims that are within the small claims court's jurisdiction. Any appeal or other review of a small claims court judgment or order shall be undertaken exclusively by arbitration in accordance with the Provision.
- n) With the exception of subpart (e), if any part of the Provision is found unenforceable, subject to any rights to judicial and/or appellate review the offending part shall be severed and the balance of the Provision shall remain in effect and shall be construed in light of the express intent of you and us to resolve all claims on a bilateral basis in binding arbitration. If a final, non-appealable court judgment finds that subpart (e) is unenforceable or cannot be given effect, the entirety of the Provision shall be null and void.
- o) You may opt out of this Provision by sending written notice to us of your decision to opt out. Notice must be sent by United States Postal Certified Mail, Return Receipt Requested, to the following address: Celtic Bank, c/o Continental Finance Company, P.O. Box 3220, Buffalo, NY 14240-3220. The notice must be postmarked no later than 30 days after the date of your Agreement. You must retain proof of receipt. Your decision to opt out will not affect our decision to continue to extend credit to you under the Agreement.

Mastercard[®] and the Mastercard acceptance mark and service marks used by Celtic Bank under license from Mastercard International.

ACCOUNT OPENING DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	29.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your Payment 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 Account balance by the Payment Due Date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	None
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	<p>NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your Card and will reduce the amount of credit you initially have available. Based on your Credit Limit of \$500, your initial available credit will be \$375 (or \$345 if you choose to have an additional Card).</p> <p>You may still reject this plan, provided that you have not yet used the Card or paid a fee after receiving a Monthly Billing Statement. If you do reject the plan, you are not responsible for any Fees or Other Charges.</p> <ul style="list-style-type: none"> • Annual Fee \$125 for the first year After that, \$96 annually • Monthly Maintenance Fee \$60 annually (billed at \$5 per month) Monthly Maintenance Fee not billed for the first 12 months your Account is opened • Additional Card Fee \$30 (one time, if applicable, for authorized users)
Transaction Fees	Transaction fees are not billed for the first 12 months your Account is open.
<ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	<p>Either \$5.00 or 5% of the amount of each cash advance, whichever is greater.</p> <p>3% of each transaction in U.S. dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$38</p> <p>Up to \$38</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See **INTEREST CHARGES** below for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement and Deposit Account Contract.

7/1/2017

CHARGES AND FEES

INTEREST CHARGES:

Periodic Rates.

INTEREST CHARGES for purchases and cash advances are calculated at a monthly periodic rate of 2.4992%, which is equivalent to an **ANNUAL PERCENTAGE RATE** ("APR") of **29.99%**.

Variable Rate.

The APR may increase or decrease on the first day of the subsequent monthly Billing Cycle based on changes in the prime rate ("Index"). The APR is calculated by adding the amount of margin stated below to the Index. The Index is the prime rate published in the Money Rates section of *The Wall Street Journal* on the 25th day of each month. If the Index is not published on that day, the Index on the next business day will be used. Any increase in the APR may increase the amount of interest charged to your Account and the total amount you must pay, and may take the form of an increase in the monthly Minimum Payment. If the Index is no longer available, we will choose a new index that is based upon comparable information. The APR for purchases and cash advances will be determined by adding a margin of 25.74% to the Index.

INTEREST CHARGES are imposed on purchases beginning on the date a purchase is posted to your Account. However, **INTEREST CHARGES** will not be imposed on purchases made in any Billing Cycle in which the previous balance shown on your Monthly Billing Statement is zero and you pay your new balance in full by the Payment Due Date shown on your Monthly Billing Statement. **INTEREST CHARGES** are imposed on cash advances beginning on the date a cash advance is obtained and continuing until the balance of your Account is paid in full. There is no time in which you can pay the balance of cash advances in order to completely avoid **INTEREST CHARGES**.

INTEREST CHARGES for a Billing Cycle are calculated separately for purchases and cash advances. There is no minimum **INTEREST CHARGE**. The **INTEREST CHARGE** calculation begins on the date the transaction is posted to your Account.

For purchases, the **INTEREST CHARGE** is computed by multiplying the monthly periodic rate by the average daily balance of purchases. To determine the average daily balance of purchases, we take the beginning outstanding balance of purchases each day, add any new purchases, and subtract any payments and/or credits. This gives us the daily balance of purchases. (Any daily balance that is a credit balance is treated as zero (\$0.00) balance.) Then, we add all the daily balances of purchases for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance of purchases.

For cash advances, the **INTEREST CHARGE** is computed by multiplying the monthly periodic rate by the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in any new cash advances, and subtract any payments and/or credits that we apply to the cash advance balance. This gives us the daily balance of cash advances. (Any daily balance that is a credit balance is treated as zero (\$0.00) balance.) Then, we add all the daily balances of cash advances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance of cash advances.

FEES AND OTHER CHARGES:

Your Account is subject to the following Fees and Other Charges, each of which may be charged to your Account:

Cash Advance Fee. In addition to the **INTEREST CHARGE** on cash advances, there is a fee of 5% or \$5.00, whichever is greater, for each cash advance posted to your Account that month ("Cash Advance Fee"). **NO CASH ADVANCES ARE PERMITTED DURING THE FIRST 95 DAYS AN ACCOUNT IS OPEN.** **Cash Advance Fees** will not be assessed during the first twelve (12) months after your Account is open.

Additional Card Fee. Your Account will be assessed a one-time additional card fee of \$30.00 for each authorized user you add to your Account.

Foreign Currency Transaction Fee. Your Account will be assessed a foreign currency transaction fee equal to 3% of any transaction made in a foreign currency that is converted to U.S. Dollars. This fee will not be assessed to foreign transactions made in the first 12 months your Account is open.

Annual Fee. Your Account will be assessed an Annual Fee of \$125.00 (“Annual Fee”) for the first year and \$96.00 each subsequent year. The Annual Fee will be billed to your Account once the Account is opened, and on or about your anniversary date each year. Your payment of the Annual Fee does not affect our right to close your Account or our ability to limit transactions on your Account.

Annual Fee Renewal Refund Disclosure. We will refund the Annual Fee charged to your Account if you notify us, within 30 days from the date of the Monthly Billing Statement on which it appears, that you wish to close your Account.

Monthly Maintenance Fee. Your Account will be assessed a monthly maintenance fee, which will be billed at \$5.00 per month to your Account (“Monthly Maintenance Fee”) at the end of each Billing Cycle. The Monthly Maintenance Fee will not be billed in the first 12 months your Account is open. Your payment of the Monthly Maintenance Fee does not affect our right to close your Account or our ability to limit transactions on your Account.

Late Payment Fee. If we do not receive a payment from you in at least the amount of the minimum payment due (“Minimum Payment”) by the Payment Due Date shown on your Monthly Billing Statement, you will be charged a Late Payment Fee equal to the lesser of \$27 or your Minimum Payment (“Late Payment Fee”) in accordance with law. If you fail to make a timely payment in any of the six (6) Billing Cycles after the initial late payment, you will be charged \$38 or the amount of the required Minimum Payment, whichever is less. We may refer to this fee as the “Late Fee” or “Late Charge”.

Returned Payment Fee. If you make a payment on your Account and your check or other payment instrument (including an electronic funds transfer or a telephone authorized draft) is not honored for any reason or cannot be processed, we will charge a Returned Payment Fee equal to the lesser of \$27 or your Minimum Payment (“Returned Payment Fee”). In the event a payment is returned in any of the six (6) Billing Cycles after the initial returned payment, you will be charged \$38 or the amount of the required Minimum Payment, whichever is less. The charge may be imposed even if we elect to re-present the item and it is paid upon our re- presentation. We will not charge both a Late Payment Fee and a Returned Payment Fee based upon a single payment.

OTHER IMPORTANT DISCLOSURES:

Security Deposit (if applicable). We may require a collateral deposit in the form of a security deposit, up to the full amount of the Credit Limit to be paid in full before the Account is opened to secure your obligations under this Agreement and to offset the risk associated with the Account. You understand and agree that if we require a security deposit, we may use any or all amounts of the deposit to pay amounts you owe under this Agreement if you are in default or you or we close or cancel your Account. Refer to the “Terms and Conditions of Your Deposit Account” and “Truth in Savings Disclosure – Deposit Account” section of this Agreement for more information.

Available Credit Limits. Once the entire security deposit, if applicable, is paid in full, your Account will be opened and you will have access to your initial available credit. Funds received in connection with a security deposit may be held up to 10 days before an Account is opened.

Cash Back Rewards Program. Your Account may provide you with cash back rewards. If it does, see the separate Cash Back Rewards Agreement provided to you for terms and conditions of the rewards program. If your Account includes a cash back rewards feature, the Cash Back Rewards Agreement is incorporated into this Agreement by reference, and any and all disputes related to the Cash Back Rewards Agreement are subject to the arbitration provision contained herein.

CELTIC BANK CARDHOLDER AGREEMENT AND DEPOSIT ACCOUNT CONTRACT

YOUR AGREEMENT WITH US

General Terms. This Agreement covers the terms and conditions of the Card Account (“Account”). Celtic Bank is the Card issuer and assigns its rights for servicing and other rights to Continental Finance Company (“Continental Finance”) after Card issuance.

You agree to be bound by the following terms and conditions, which shall constitute an agreement between you and us. Furthermore, by accepting and using the Card, or paying any **INTEREST CHARGES**, Fees, or Other Charges, whichever comes first, you expressly agree to be bound by the provisions of this Agreement and the rates and charges for use of the Card, including as set forth under the “Charges and Fees” provisions, which are hereby expressly incorporated by reference into this Agreement.

In this Agreement, “we”, “us”, and “our” refer to Celtic Bank as the issuer of the Card and Continental Finance as servicer. “Agreement” means this Celtic Bank Cardholder Agreement and Deposit Account Contract. The words “you” and “your” mean the person who applied for the Account and each person to whom we issue a Card at the applicant’s request or who uses a Card with the applicant’s consent (“Additional Card or Authorized User”). The word “Card” means your credit card.

Please read this Agreement carefully and save it for future reference. It contains important state and federal disclosures, including Regulation Z disclosures and disclosures regarding your rights in case of errors or inquiries about your bill and important provisions relating to arbitration and litigation.

Applicable Law. This Agreement and your Account, and any claim, dispute or controversy (whether in contract, tort, or otherwise) at any time arising from or related to your Account, this Agreement or any transferred balances, are governed by and construed in accordance with applicable federal law and, to the extent not preempted by federal law, by the laws of Utah (without applying its choice-of-law rules). The formation, legality, enforceability, and interpretation of this Agreement, and any amounts contracted for, charged and received under this Agreement, will be governed by such laws. This Agreement is entered into between you and us in Utah, regardless of the state of your residence or whether or not your Account or Card is used in Utah. Our decisions regarding the extension of credit to you are made in the State of Utah. Federal and Utah law will also apply to any controversy, claim, or dispute arising from or relating in any way to the subject matter of this Agreement and your Account, including, without limitation, statutory, equitable, and tort claims.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To be provided with an oral disclosure of this information, please call toll-free 1-866-449-4514.

Effective Date: This Agreement is effective upon the earlier of your acceptance and use of the Card to make a purchase or to receive a cash advance, or your payment of **INTEREST CHARGES**, Fees or Other Charges. You may reject this Card, provided that you have not yet used the Card or paid **INTEREST CHARGES**, Fees, or Other Charges after receiving a Monthly Billing Statement. If you reject the Card, you are not responsible for any **INTEREST CHARGES**, Fees or Other Charges. Notwithstanding anything to the contrary in this Agreement, if you are a resident of the State of New York, this Agreement is effective upon your acceptance and use of the Card.

Changes in Agreement Terms. We can change any term of this Agreement, including the rate at which or manner in which **INTEREST CHARGES**, Fees, and Other Charges are calculated, in our sole discretion, upon such notice to you as is required by law. At our option, any change will apply both to your new activity and to your outstanding balance when the change is effective as permitted by law.

Binding Effect. This Agreement is binding upon and enforceable against your heirs, legal representatives, and successors.

Severability. If any provision of this Agreement, including any portion of the Arbitration Provisions set forth below, is determined to be invalid or unenforceable under any rule, law, or regulation, the validity or enforceability of any other provision of this Agreement shall not be affected, and in lieu of such invalid or unenforceable provision there shall be added automatically, as part of this Agreement, a provision as similar in terms as may be valid and enforceable, if possible. Notwithstanding the foregoing, if a class action litigation or a class-wide arbitration is permitted for any reason, either party may require that the entire Dispute, as defined in the Arbitration Provision below, be heard by a judge, sitting without a jury, under applicable court rules and procedures.

Entire Agreement. This Agreement, together with your Application, constitutes the final and complete credit agreement between you and us relating to your Account and supersedes and may not be contradicted by evidence of any prior, contemporaneous, or subsequent oral credit agreement between you and us relating to your Account.

USING YOUR CARD

Sign Your Card. To avoid unauthorized use of your Card, please sign the back of your Card immediately.

General Use. You may use your Card and your Account to make purchases if your Account is in good standing and you have available credit. Your Card and Account may be used only for valid and lawful purposes. If you or an Authorized User uses your Card and Account for any other purpose, you will be responsible for the use and may be required to reimburse us for all amounts or expenses we pay as a result of the use. No cash advances are permitted during the first ninety five (95) days an Account is open. After ninety five (95) days have elapsed from Account open date, you may obtain cash advances (See Cash Advance Fee section). You may not use the Card or your Account for any illegal transaction or any gambling transaction. We will decline identifiable gambling transactions. We may impose restrictions on your Account at any time as determined to be necessary by us in connection with our efforts to detect fraud or unauthorized use, including restrictions on (a) the number of transactions allowed per day; (b) the dollar amount of transactions approved; (c) your ability to obtain cash advances; and (d) your ability to use your Card at an automated teller machine ("ATM").

If you give your Account number to make a purchase or obtain a cash advance without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if the Card was present.

You may also use your Card and a personal identification number ("PIN") to obtain cash advances at an ATM, if we, at our option, issue you a PIN. ATM transactions are treated the same as cash advances. We may restrict your access to any ATM at any time. You should not keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately by following the procedures under the heading "Lost or Stolen Card."

Your Responsibility for Authorized Users. If another person is given access to your Account and/or Card with your express or implied permission, notwithstanding the provision above, that person is an Authorized User, even if we did not issue an additional Card in the Authorized User's name. At your request, and if we agree, we may issue an additional Card in the name of an Authorized User with your Account number. You will be responsible for all charges, cash advances, **INTEREST CHARGES**, purchases and Fees incurred by any Authorized User. We are not required to try to obtain payment from any Authorized User before requiring payment from you.

If you wish to remove an Authorized User from your Account you must contact us either by telephone or in writing. You will still be responsible for payment of all purchases, cash

advances, **INTEREST CHARGES** and Fees incurred or obtained by the Authorized User. We may close your existing Account and issue you a new Card and Account number.

Lost or Stolen Card. If you notice the loss or theft of your Card or a possible unauthorized use of your Card, you should write to us immediately at: **Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220**, or call us at **1-800-556-5678**. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Refusals to Honor Card/Rejection of Transactions. We are not responsible if any financial institution, merchant, or other person refuses to honor your Card. Except as otherwise required by law or regulations, we will not be responsible for merchandise or services purchased through your Card. Also, we may reject any transaction for any reason.

USING YOUR ACCOUNT

Accessing Your Credit Line. You can use the Card and your Account to make purchases and obtain cash advances. Upon your request, you may be assigned a PIN. If a PIN is assigned to you, you may obtain a cash advance, any time after ninety five (95) days after Account opening, at any authorized ATM that bears the Mastercard® acceptance mark by using the Card and PIN. You should keep your PIN secure and not write it down, give it to anyone or keep it with your Card. Contact us immediately if someone has gained unauthorized access to your Card(s).

Understanding Your Credit Limit. Your "Credit Limit" is the maximum amount of credit we have approved for your Account. The amount of your Credit Limit is disclosed in the "Account Opening Disclosures" section of this Agreement and on your Monthly Billing Statements. You are responsible for keeping track of your Account balance and your Credit Limit. Your Account balance may not exceed your Credit Limit at any time. Decisions on Credit Limit Increases will be in accordance with federal law. We reserve the right to approve or deny authorizations or transactions from any merchant at our sole discretion.

Network Outages. From time to time, due to circumstances beyond our control (such as fires, floods, earthquakes and other natural disasters and unpredictable events), our services may be unavailable. We will not be responsible or liable if this happens.

UNDERSTANDING YOUR PAYMENTS

Your Promise to Pay, Cut-Off Time, Form of Payments. You promise to pay to us all amounts advanced to you as a purchase or a cash advance (including amounts advanced for Authorized Users) under this Agreement, plus all **INTEREST CHARGES** and Fees assessed on those amounts and all other charges, costs, and Fees which are applied to your Account. All payments must be made in U.S. dollars, and all checks or other items tendered in payment must be drawn on United States financial institutions. Payments must be made to **Continental Finance** at the address shown on the Monthly Billing Statement ("Mail Payments To" address") and must be received by **Continental Finance** no later than 5:00 p.m., prevailing Eastern Time on the date on which they are due. Payments made at a branch or office of Celtic Bank or Continental Finance prior to the close of business at the branch or office shall be considered received on the day the payment is made at such location.

Payment Due Date. The Payment Due Date will be at least twenty-five (25) days after the Billing Cycle closing date ("Payment Due Date"). Payments will be credited to your Account as of the day of receipt if they are made in accordance with our instructions. Your Payment Due Date will always be the same day each month. If the Payment Due Date falls on a weekend, holiday or other day on which we do not receive payments, the Minimum Payment Due plus any other payment must be received no later than 5:00 p.m. prevailing Eastern Time on the next business day we receive payments.

Amount of Payment. You may pay any or all of the amounts you owe at any time without penalty, but you must pay at least the Minimum Payment Due each month on or before the Payment Due Date.

Minimum Payment Due:

- If the New Balance shown on your Monthly Billing Statement is less than or equal to \$35.00, the Minimum Payment Due equals the New Balance.
- If your New Balance exceeds \$35.00, the Minimum Payment Due equals the greater of 4.00% of the New Balance or \$35.00, plus any Late Payment Fee assessed in the current Billing Cycle plus any past due amounts, not to exceed your Account balance.

Applying of Payments. Payments in excess of the Minimum Payment Due are applied in accordance with law.

Availability of Credit and Payment Holds. Generally, payments are credited to your Account on the day they are received. Available credit created as a result of payments posted to your Account may not be available for up to seven (7) days, or longer if circumstances warrant an additional hold, or if we deem ourselves at risk for any reason. If you use a payment service provided by a third party to deliver your payment to us, that third party may charge you a fee for such service; such third party fees will not be billed to your Account. Credit to your Account may be delayed up to five (5) days if payment is (a) not received at the Payment Address or (b) not accompanied by the payment coupon portion of your Monthly Billing Statement. Delayed crediting may result in Late Fee and additional **INTEREST CHARGES** and Fees being applied to your Card.

Direct Debit. You may choose, subject to our approval, to make a payment by means of a direct debit or charge to any deposit, savings, or credit account of yours ("Payment Account"). By requesting that we process a payment by direct debit or charge to your Payment Account, you hereby authorize us, at our option, to debit your Payment Account by means of an electronic transaction or to submit a paper check or draft to your financial institution, consistent with your instructions.

Electronic Check Presentment. If you pay by check, you are authorizing us to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the electronic debit. We will process your payment using the Automated Clearing House ("ACH") system. Electronically processed and/or presented checks (and checks presented electronically) are not returned to you by your financial institution, bank or credit union. We will retain an image of your electronically processed check as required by law. A copy of the check can also be retrieved by contacting your financial institution. Please contact the Customer Service Department at the telephone number on your Monthly Billing Statement to learn about other payment options.

Irregular Payments and Delay in Enforcement, Waivers and Releases. We may accept late payments, partial payments, checks, and money orders marked "paid in full" or language having the same effect, without losing any of our rights or legal defenses. All written communications concerning disputed amounts, including a check or other payment instrument that (a) indicates that the payment constitutes "payment in full" or is otherwise tendered as full satisfaction of a disputed amount, or (b) is tendered with other conditions or limitations, must be marked or delivered to us at the address for billing inquiries shown on your Monthly Billing Statement, not the payment address. You waive presentment for payment, notice of non-payment, and you agree to any extensions of time of payment and partial payment before, at, or after maturity.

MONTHLY BILLING STATEMENTS, OTHER INFORMATION AND COMMUNICATION FROM US

When We Send Monthly Billing Statements. We will promptly send a Monthly Billing Statement at the end of each monthly Billing Cycle if your Account has a debit or credit balance greater than \$1.00 or if an **INTEREST CHARGE** or Fee has been imposed.

Where We Send Your Monthly Billing Statement. We will send Monthly Billing Statements and any other notices to you at the address shown in our files. You agree to notify us promptly of any change in your address. We may accept address changes or corrections from the United States Postal Service. We may also mail Monthly Billing Statements and other communications to you at any address we determine to be an address at which you can receive mail. If you elect to receive Monthly Billing Statements and other communications electronically, we may send those Monthly Billing Statements and communications as directed by you.

Understanding Your Monthly Billing Statement. The Monthly Billing Statement will show the Previous Balance, purchases and cash advances posted during the Billing Cycle, any **INTEREST CHARGES**, Fees and Other Charges, and all payments, debits, and credits to your Account through the Billing Cycle Closing Date. It will also show, among other things, your New Balance, the Minimum Payment Due, and the Payment Due Date (which will be at least twenty-five (25) days after the Billing Cycle Closing Date and will be the same day every month).

You agree to review your Monthly Billing Statement promptly and to report any erroneous entries on such Monthly Billing Statement. You are obligated to report erroneous entries within 60 days after we mail or otherwise make the Monthly Billing Statement available to you. If you do not report the erroneous entries within the timeframe, the entries on your Monthly Billing Statement and the corresponding Account balance will be presumed to be correct. This means we will have no liability to you for transactions appearing on your Monthly Billing Statement. If you dispute a transaction made by you or someone else on your Account and we later credit your Account for all or part of the disputed amount, you will give us all of your rights against that other person. You also agree to give us any merchandise associated with the disputed transaction and to help us in our efforts to seek reimbursement (including, but not limited to, providing documents).

Your Consent to Automated-Dialer and Pre-recorded Calls and Text Messages. By providing us with a telephone number(s), at any time, you consent and authorize Celtic Bank and its affiliates, agents and independent contractors, to contact you regarding your Account at such number(s) using any lawful means of communication, including, but not limited to calls placed to your cell, mobile or other phone using an automated dialing service, pre-recorded messages or text messages. Providing us with a telephone number(s) constitutes a new authorization for such communications, which authorization takes priority over any prior preference or election you made to opt-out of receiving calls made using automated dialing services, pre-recorded messages or text messages. You do have the option to opt out of receiving communications at that number any time thereafter. Standard text messaging and/or calling charges imposed by your provider may apply.

E-mail. By providing us with your e-mail address, you agree to receive correspondence electronically from us and our affiliates and service providers. We may communicate with you by e-mail for any lawful or business purpose.

DEFAULT PROVISIONS

Events of Default. You will be in default of this Agreement if any of the following occur on this or any other Account you have with us:

- You do not pay at least the Minimum Payment Due on your Account on or before the Payment Due Date.
- You die or become legally incompetent.
- A bankruptcy or other insolvency proceeding is filed by or against you.
- You exceed or attempt to exceed your Credit Limit.
- You provide us with or have provided us with false or misleading information or signatures at any time.
- You fail to comply with this Agreement.
- You fail to make any payment or perform any promise in any agreement or obligation you have with us.
- Any judgment, lien, attachment or execution is issued against you or your property.
- You request an excessive number of replacement Cards.
- We reasonably believe you will not pay amounts owed to us for any reason.
- You permanently reside outside of the United States.

If You Are In Default: Upon your default of this Agreement, we have all remedies provided by law including, without limitation, and without prior notice or demand (except as required by applicable law), the right to:

- Deny use of your Account.
- Close or refuse to renew your Account.
- Demand the return of your Card(s).
- Declare your entire Account balance immediately due and payable.
- Increase your Minimum Payment.
- Initiate collection activity.
- Not replace your Card(s).
- Reduce your Credit Limit.
- Apply any part or all of your security deposit, if applicable, to balances due.
- Pursue any action against you permitted by law.

Collection Costs. To the extent permitted by law, you must pay all court and collection costs, including reasonable attorneys' fees that we incur as a result of your default. A contingency or hourly arrangement established by us with an attorney or collection agency to collect an Account in default is presumed prima facie reasonable.

CLOSING YOUR ACCOUNT

We May Close or Suspend Your Account. We may terminate your privileges under this Agreement or cancel or limit your privileges to make purchases or obtain cash advances at any time, with or without cause, subject to applicable notice requirements.

You May Close Your Account. You may terminate your Account at any time by notifying us by telephone or in writing.

Whether your Account was terminated by us or by you, you promise that any amounts that you owe us at the time of termination, plus any new purchases or cash advances, as well as any **INTEREST CHARGES**, Fees and Other Charges that will continue to be imposed at the rates specified in this Agreement, will be repaid according to this Agreement. You agree that you will not try to make any purchases or obtain cash advances after you have been notified that your privileges to use your Account have been canceled. You may terminate this Account at any time. In order to terminate your Account, you must either call us or give us written notice of your intent to terminate your Account at the address for inquiries shown on your Monthly Billing Statement, and pay your outstanding Account balance in full. Your notice of termination will become effective as soon as we can reasonably act on it. If you request that we terminate your Account, but do not pay your outstanding Account balance in full, your credit privileges will be terminated. You agree that if your Account is terminated by us or by you, we may apply any part or all of your security deposit, if applicable, to your outstanding balance pursuant to the terms of this Agreement.

Account Non-Use, Inactivity and/or Closure. In connection with the initial opening of your Account (but not in connection with renewing the Account or replacing Cards that have been used for transactions to the Account), if you have not made a payment, and either: (1) you do not activate your Card, or (2) you activate your Card but do not use your Account for a purchase or cash advance, we may unilaterally close your Account and terminate your right to use the Card or obtain credit, subject to any limitations under applicable law. If we close the Account in accordance with this paragraph, all Fees posted to your Account will be reversed.

Initial Fees Refund Disclosure. You may still reject this plan, provided that you have not yet used the Account or paid **INTEREST CHARGES**, Fees or Other Charges after receiving a Monthly Billing Statement. If you do reject the plan, you are not responsible for any **INTEREST CHARGES**, Fees or Other Charges.

OTHER TERMS AND CONDITIONS

Deposit. If your Account is required to be secured by a Deposit Account, your deposit will be maintained at a financial institution of our choice. Additional terms and conditions governing the Deposit Account are explained elsewhere in this Agreement.

Binding Effect Upon Death or Incompetency. If we pay a merchant or financial institution for a purchase or post a cash advance to your Account before we receive actual written notice of your death or incompetence, or if we pay a merchant or financial institution for a purchase made by you or post a cash advance taken by you prior to your death or incompetence, that transaction will be a valid and binding Account obligation upon you, your estate and your personal representatives.

Our Liability To You. Neither Celtic Bank nor Continental Finance will have any liability to you other than as provided in the Agreement and these terms and conditions. Unless imposed by law, neither Celtic Bank nor Continental Finance will be liable for any indirect, punitive, incidental, special or consequential loss or damages with respect to this Agreement.

Notices. We will send Monthly Billing Statements and any other notices to you at the address shown in our files. If you choose to receive Monthly Billing Statements electronically, we will send them and any other notices to you at the email address shown in our files. You promise to inform us promptly in writing of any change in your address or email address. Any written notice from you to us must be sent to us at Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220 or to such other address as we may give you, and shall be effective when received by us at such address. In determining your last known address, we can accept address corrections received from the U.S. Postal Service.

Credit Limit Increases. Your Account will be reviewed for a Credit Limit Increase in accordance with applicable law after your Account has been open for at least 12 months. In order to receive a Credit Limit Increase, you must qualify for and elect to receive such increase. Each Credit Limit Increase may vary in size but will be subject to a maximum Credit Limit of \$2,000.00. Each Credit Limit Increase will appear on your Account no later than one (1) month after you have qualified for such increase. We may change the criteria applied to determine your eligibility for a Credit Limit Increase at any time in our sole discretion in accordance with applicable law. In addition, we may elect, in our sole discretion, to modify or discontinue the practice of granting Credit Limit Increases.

Foreign Currency Conversion Rate. If you effect a transaction at a merchant that settles in a currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars at a government-mandated exchange rate, or a wholesale exchange rate. The government-mandated exchange rate or wholesale exchange rate is the rate selected for the applicable currency on the day the transaction is processed, which may differ from that applicable to the date the transaction occurred or when it is posted to your Account.

Call Monitoring/Recording. You authorize us and any third party servicing your Account to listen to and record telephone calls with you to evaluate the quality of service or for any other lawful purpose, if permitted under applicable law.

Sale/Assignment/Transfer. We may sell, assign, or transfer all or any portion of your Account or any Account balances due under your Account without prior notice to you. You may not sell, assign, or transfer your Card or your Account or any of your obligations under this Agreement.

Use of Information about You and Your Account. Because you applied for a Card, we are entitled under applicable law, including the Fair Credit Reporting Act, to obtain information about you from a credit reporting agency. We may also verify your credit references and other information that you provide to us. We may obtain updated or additional information about you, including consumer reports, from time to time for any legitimate purpose including, but not limited to, the extension of credit to you or the review or collection of your Account. We will report late payments, missed payments, or other defaults on your Account to credit bureaus.

You understand to prevent the funding of terrorism and money laundering, the United States Government requires financial institutions obtain, verify and retain certain cardholder information, such as your name, address, date of birth and other identifying information including your driver's license or other government-issued ID, to allow us to confirm your identity. We will retain this information. With respect to information about you and your Account that is covered by our privacy policy, we will use such information in accordance with the terms of the Privacy Policy.

How to Contact Us. For general inquiries we can be reached in writing at: **Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220.** Or, you can call our Customer Service

Department at **1-866-449-4514**. Automated Account information is available 24 hours a day, 7 days a week with representatives available Monday – Friday between the hours of 7:00 a.m. to 10:00 p.m. and Saturday between the hours of 9:00 a.m. to 4:00 p.m., Eastern Time. Payments should be mailed to the address listed on your Monthly Billing Statement.

YOUR BILLING RIGHTS
KEEP THIS NOTICE 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 Monthly Billing Statement.

If you think there is an error on your Monthly Billing Statement, write to us at:

Continental Finance
P.O. Box 3220
Buffalo, NY 14240-3220

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 Monthly Billing Statement, 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 Monthly Billing 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 Monthly Billing Statement 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 Monthly Billing Statement, and we may continue to charge you **INTEREST CHARGES** on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your Account 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 CHARGES**, Fees or Other Charges 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 CHARGES**, Fees and Other Charges. We will send you a Monthly Billing 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 Monthly Billing Statement 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 Monthly Billing Statement.

We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your Monthly Billing Statement 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 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. (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 Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your 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:

Continental Finance
P.O. Box 3220
Buffalo, NY 14240-3220

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.

STATE DISCLOSURES

California Residents. A married applicant may apply for a separate Account. As required by law, you are hereby notified that a negative credit reporting reflecting on your credit record may be submitted to a Consumer Reporting Agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the Account up to the limit of the Account. Each applicant may be liable for amounts extended under the plan to any joint applicant.

Delaware Residents. Service charges not in excess of those permitted by law will be charged on the outstanding Account balances from month to month.

Kentucky Residents. You may pay the unpaid balance of your Account in whole or in part at any time.

Missouri Residents. Credit card fees are governed by MO.Rev.Stat § 408.145.

New York and Vermont Residents. We may obtain a consumer report for any legitimate purpose in connection with your Account or your application, including but not limited to reviewing, modifying, renewing and collecting on your Account. Upon your request, we will inform you of the names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Banking Department (1-800-342-3736) to obtain a comparative list of credit card rates, fees and grace periods.

Ohio Residents. The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that Consumer Reporting Agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Married Wisconsin Residents. No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement, or court order, or has actual knowledge of that provision

TERMS AND CONDITIONS OF YOUR DEPOSIT ACCOUNT

The following additional terms apply in connection with your Deposit Account.

Deposit. An initial Deposit Account balance is needed to open your Account. This amount is printed in the application decision letter and must be paid by one of the payment methods contained in such letter. You may make additional deposits to your Deposit Account up to a maximum Deposit Account balance of \$2,000. After the Account has been open for 90 days and we have received at least three timely Minimum Payments, we will increase your Credit Limit to the amount of your Deposit Account balance. Any non-cash items tendered for deposit will be given only provisional credit until collection is final. Deposit funds may be held up to 10 days. We are not responsible for transactions initiated by mail or outside depository institutions until we actually receive them. We will treat and record all security deposit funds received after our “daily cutoff time” on a Business Day we are open, or received on a day that we are not open for business, as if initiated on the following Business Day that we are open.

Withdrawals. Since this Deposit Account is collateral for your Account, and not a Fee, withdrawals are not permitted from this Deposit Account while there remains an outstanding balance on your Account or while you retain possession of any Card.

Applicable Law. Your Deposit Account and any claim, dispute, or controversy arising from or relating to this Agreement or your Deposit Account, are governed by and interpreted under federal law and construed in accordance with the laws of the State of Utah (without applying its choice-of-law rules). The formation, legality, enforceability, and interpretation of this Agreement, and any amounts contracted for, charged and received under this Agreement, will be governed by such laws. This Agreement is entered into between you and us in Utah, regardless of the state of your residence. Our decisions regarding the Deposit Account are made in the State of Utah. Federal and Utah law will also apply to any controversy, claim, or dispute arising from or relating in any way to the subject matter of this Agreement and your Deposit Account, including, without limitation, statutory, equitable, and tort claims.

Bankruptcy. If you become a debtor in any proceeding under the United States Bankruptcy Code, you agree that you will recognize us as a perfected secured creditor with respect to the Deposit Account and that you will declare the Deposit Account as exempt property pursuant to the provisions of the United States Bankruptcy Code or applicable State exemption laws.

Amendments. We may amend the terms and conditions applicable to your Deposit Account separately from the remainder of this Agreement at any time with reasonable written notice to you, as required by law.

Assignments Prohibited. You may not assign the Deposit Account to anyone other than us without our prior written consent.

Pledge Agreement. As a security for the payment of all credit extended through your Account, you pledge to, and grant Continental Finance, its successors and assigns, a security interest in all funds now and hereafter deposited in your Deposit Account. You authorize us to unconditionally restrict withdrawals from your Deposit Account. If your Account is in default or if your Account is terminated for any reason, we may at any time thereafter, and without notice to you (unless otherwise required by law), apply all or part of the funds in your Deposit Account as a credit toward any and all amounts owed on your Account. We may also exercise any other remedies under the terms of this Agreement or otherwise legally available. If your Account is cancelled or closed either by you or us, we have (unless otherwise required by law) ninety (90) days from the date of such Account closure to allow for all charges made on the Card to clear. After the expiration of this period, we will remit to you the full amount remaining in your Deposit Account, if any, after the application of the security deposit to any outstanding balances that remain on your Card.

TRUTH IN SAVINGS DISCLOSURE – DEPOSIT ACCOUNT

Security Deposit Insurance. This deposit account will be held at an FDIC or NCUA insured financial institution and will receive the benefit of FDIC, NCUA or other depository insurance.

Rate Information. This is a non-interest bearing Deposit Account. The Interest Rate and Annual Percentage Yield is 0%. No interest accrues on the Deposit Account.

Minimum Balance Limitations. The minimum balance to open the Deposit Account is the amount printed in the application decision letter. Once your balance reaches the required amount, your Account will be opened. We must receive the entire amount within 30 days from the date we received your application, or any money applied to your Deposit Account will be refunded.

Transaction Limitations. No withdrawals will be permitted from your Deposit Account while there remains a balance on your Account or while you retain possession of the Card. The maximum amount of funds that may be deposited into this Deposit Account is \$2,000.00. Deposit amounts and the corresponding methods of payment will be disclosed in the application decision letter. Deposit funds may be held for up to 10 days, which will delay the opening of your Account.

Fees. No fees are charged on this Deposit Account.

ARBITRATION PROVISION

PLEASE READ CAREFULLY: This Arbitration Provision “Provision” waives any right to file claims in court, other than a small claims court, or to participate in a class action or other consolidated proceeding.

CARDHOLDERS COVERED BY THE MILITARY LENDING ACT. Notwithstanding any other provision of this Agreement, if you are a “covered borrower” under the Military Lending Act, as defined in at 32 CFR § 232.3(g), the Arbitration Provision does not apply to you.

Unless you opt out of this Provision in the manner set forth below in subpart (o), any claim that arises out of or in any way relates to the Agreement, your Account, or this Provision shall be resolved exclusively by binding bilateral arbitration in accord with the following:

- a) This Provision is contained in a contract evidencing interstate commerce and is governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16.
- b) Provision shall be administered by the American Arbitration Association (“AAA”) and conducted by a single arbitrator using the applicable rules and procedures established by the AAA for expedited consumer arbitration. To the extent any of the AAA’s rules and procedures contradict the express terms of the Provision, the Provision shall control and the contradictory portions of the AAA’s rules and procedures shall not apply.
- c) The Arbitrator shall enforce the Applicable Law provisions in the Agreement and shall honor applicable statutes of limitations and claims of privilege. The arbitrator may award any relief available under applicable law.
- d) Any arbitration hearing or proceeding shall be held in the county of your residence unless you and we agree otherwise.
- e) The Arbitrator has no authority to conduct class, joint, or consolidated arbitration proceedings. The arbitrator may only conduct arbitration and resolve claims on a bilateral basis.
- f) Regardless of who asserts a claim[s], we shall advance your portion of the arbitration filing and hearing fees. If we prevail in arbitration, the arbitrator may require you to reimburse us for any filing and hearing fees that we advanced on your behalf provided that the total filing and hearing fees paid by you shall not exceed the court costs you would have paid in a comparable state court action. This subpart (f) shall not affect attorney’s fees or costs including witness or expert witness’ fees or costs. You shall be responsible for your own attorney’s fees and costs.

- g) If permitted by applicable law, the arbitrator may award reasonable attorney's fees and costs to the party who substantially prevails in arbitration.
- h) In the event the AAA or its rules and procedures are unavailable for any reason, you or we may ask a court to appoint a substitute arbitrator to arbitrate under comparable rules and procedures. The unavailability of the AAA or its rules and procedures shall not render the Provision unenforceable.
- i) The Provision covers any claim arising out of or in any way relating to the Provision itself. All issues of arbitrability must be arbitrated, including but not limited to whether the Provision is enforceable or applicable.
- j) The Provision remains in full force and effect unless you opt out of the Provision in accordance with subpart (o) or you and we otherwise agree in writing to set the Provision aside. The Provision survives, for example but without limitation, the cancellation or termination of the Agreement or your Account, the satisfaction of any obligations under the Agreement or your Account, the transfer, sale, or assignment of the Agreement or your Account or any rights under either, and the bankruptcy of any party.
- k) Each of the following persons or entities is an intended beneficiary of the Provision and may enforce the Provision in full with respect to any claims between such persons or entities on the one hand and you on the other hand that arise out of or in any way relate to the Agreement or the Provision: Continental Finance and any of its or our past, present, and future employees, agents, principals, representatives, directors, officers, shareholders, governors, managers, members, parent companies, subsidiaries, affiliated entities, partners, licensees, attorneys, predecessors, successors, joint venturers, contractors, assigns, designees, servicers, and "service providers" (defined as any third party providing us or any of the foregoing entities or persons any goods or services that arise out of or in any way relate to the Agreement or the Provision).
- l) The Provision may be enforced by or against any person or entity purporting to bring claims on your behalf, including but not limited to any agent, representative, guardian, or trustee. The Provision may also be enforced by or against any person or entity who acquires any right or interest that, but for the transfer of the right or interest, would have belonged to us or an intended beneficiary of the Provision.
- m) You and we shall retain the right to bring in the small claims court for the county of your residence any claims that are within the small claims court's jurisdiction. Any appeal or other review of a small claims court judgment or order shall be undertaken exclusively by arbitration in accordance with the Provision.
- n) With the exception of subpart (e), if any part of the Provision is found unenforceable, subject to any rights to judicial and/or appellate review the offending part shall be severed and the balance of the Provision shall remain in effect and shall be construed in light of the express intent of you and us to resolve all claims on a bilateral basis in binding arbitration. If a final, non-appealable court judgment finds that subpart (e) is unenforceable or cannot be given effect, the entirety of the Provision shall be null and void.
- o) You may opt out of this Provision by sending written notice to us of your decision to opt out. Notice must be sent by United States Postal Certified Mail, Return Receipt Requested, to the following address: Celtic Bank, c/o Continental Finance Company, P.O. Box 3220, Buffalo, NY 14240-3220. The notice must be postmarked no later than 30 days after the date of your Agreement. You must retain proof of receipt. Your decision to opt out will not affect our decision to continue to extend credit to you under the Agreement.

Mastercard® and the Mastercard acceptance mark and service marks used by Celtic Bank under license from Mastercard International.