

CITIZENS & NORTHERN BANK VISA® LIFETIME AND LIFETIME REWARDS CARDHOLDER AGREEMENT

This Cardholder Agreement (“Agreement”) covers the use of your credit card account (“Account”) with us. It also includes the Important Terms of Your Credit Card Disclosure. Both the Cardholder Agreement and Important Terms of Your Credit Card Disclosure are effective as of June 19, 2020. The combination of terms that could apply to you will differ depending on the specific card offer and on your creditworthiness at the time of application. You accept the terms of this Agreement and Important Terms of Your Credit Card Disclosure by using or activating your Account. If you have a joint Account, each of you is bound by this Agreement. Please read this Agreement carefully and save it for future reference.

This Agreement is made between Citizens & Northern Bank (“we”, “us”, “our” and “Bank”) and each Account holder, whether primary or joint (“you” and “your”).

DEFINITIONS

Account: Your credit card account that you can access with your C&N Visa Lifetime Card or C&N Visa Lifetime Rewards Card.

Account Statement: The periodic statement we mail to you in connection with your Account.

Authorized User: Means a person who may use the Card, but is not responsible for the repayment of the Account.

Balance Plans: Means the different parts of your Account we may establish that are subject to unique APRs, pricing, or other terms. We create these parts of your Account for such things as your purchases, balance transfers and cash advances. The sum of your plans equals your total Account balance.

Billing Cycle: A billing cycle is a time period that ends on a Statement Closing Date (or Closing Date) determined by us and begins on the day after the Closing Date of the previous billing cycle. Each monthly statement reflects a single billing cycle.

Card: One or more cards or other access devices, including your account number, that we issue to you, or someone you authorize, to receive credit under this Agreement.

Convenience Check: A check that may be used to access your Account.

Credit Access Device: A device, other than your Card, such as convenience checks, we allow you to use to access credit on your account.

Foreign Transaction: A transaction that occurs or is submitted to us from outside the United States or in a foreign currency.

Fees: Means charges imposed on your Account not based on the Annual Percentage Rates.

Interest Charges: Means any charges to your Account based on the application of Annual Percentage Rates.

Minimum Payment Due: The minimum amount you must pay by the Payment Due Date shown on the front of your Account Statement.

Payment Address: The remittance address indicated on the front of your Account Statement.

Payment Due Date: The date shown on the front of your Account Statement by which we must receive payment for the Billing Cycle.

Purchase: The use of your Account to buy or lease goods or services.

Additional Terms are defined throughout the Agreement below.

TRANSACTIONS

This is a Consumer Credit Card Account which you may use for Purchases, Balance Transfers, Cash Advances, and any other transactions we allow you to complete. You promise that you will use your Account only for lawful personal, family, or household purposes. We may deny authorization of any transactions identified as Internet gambling. We are not responsible if anyone does not allow you to use your Account or refuses to accept any other Credit Access Device. We may decline any transaction at any time.

Purchases: You may use your Account for Purchases. The applicable APR is listed in the *Important Terms of Your Credit Card Disclosure*. Transactions at some merchants (such as hotels, car rental companies, restaurants, and gas stations) may result in temporary authorizations for amounts greater than the actual Purchase amount, which will make less credit available on your Account for several days (usually until the date the actual Purchase amount is received from the merchant.)

Balance Transfers: A Balance Transfer means a transfer of funds to another creditor initiated by us at your request. A Balance Transfer does not include a transaction that is otherwise a Cash Advance. You may use your Account for balance transfers. The applicable APR and balance transfer fees are listed in the *Important Terms of Your Credit Card Disclosure*. The transferred amount will post to your C&N credit card account at the time the funds are transferred. Balance transfers will not automatically close your other account(s). To do so, please contact each creditor directly. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Citizens & Northern Bank.

Cash Advance: means a transaction in which you:

1. Use your Card to get cash from an ATM;
2. Present your Card to any bank or other person that accepts the Card to get cash or cash-like equivalents (for example, money orders, traveler's checks or other payment instruments) from your Account; or
3. Use a Convenience Check.

The applicable APR and Cash Advance fees are listed in the *Important Terms of Your Credit Card Disclosure*.

Recurring Preauthorized Transactions: Recurring preauthorized transactions occur when you authorize a merchant to automatically initiate a transaction using your account on a recurring basis. If we issue a new credit card with a different number or expiration date to you, we may (but are not obligated) to provide your new card number and expiration date to a merchant with whom you have set up a recurring preauthorized transaction in order to continue your recurring preauthorized transactions. There will be circumstances where you will have to contact the merchant. You may notify Citizens & Northern Bank at 1-877-838-2517 if you would like to opt-out of this service.

Persons Using Your Account

If you permit any person to use your card, access checks, account number, or other credit device with the authorization to obtain credit on your account, you will be liable for all transactions made by that person including transactions for which you may not have intended to be liable, even if the amount of those transactions causes a credit line to be exceeded. Authorized users of this account may have the same access to information about the account and its users as the account holders. We may send account materials (cards, statements and notices) to any liable party, and that person will be responsible for delivering those materials to the other liable parties and authorized users. Notice to any of you will be considered notice to all of you. You may allow authorized users on your account by notifying us that you want someone added to your account as an authorized user. You must think carefully before you allow anyone to become an authorized user. By doing so, you authorize the person to use your account to the same extent you can, including but not limited to making any Purchases, Balance Transfers, and Cash Advances. Your account does not permit you to limit the nature or amount of authority you give to any authorized user. An authorized user's authority will continue until you both notify us that you are terminating the authority and you physically retrieve the card or other credit device.

How You May Stop Payment on a Convenience Check

You may request a stop payment on a Convenience Check by providing us with the check number, dollar amount, and payee exactly as they appear on the check.

You May Not Postdate a Convenience Check

You may not issue a postdated Convenience Check on your account. If you do postdate a check, we may elect to honor it upon presentment or return it unpaid to the person that presented it to us for payment, without in either case waiting for the date shown on the access check. We are not liable to you for any loss or expense arising out of the action we elect to take.

FOREIGN CURRENCY TRANSACTIONS

If you make a transaction in a foreign currency (for example, online purchases from foreign merchants), the transaction will be converted by VISA International, into a U.S. dollar amount in accordance with the operating regulations or conversion procedures in effect at the time the transaction is processed. Currently, those regulations and procedures provide that the currency conversion rate to be used is either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

REWARDS

Your Account may provide you with the opportunity to earn rewards. If it does, we will separately provide you with information and terms about the rewards.

CREDIT LIMITS

We may assign the following limits to your Account:

- Revolving Line of Credit Limit. This is the amount of credit we will extend to your Account.
- Cash Advance Limit. This is a portion of the revolving line of credit that is available for Cash Advances.

Your total revolving line of credit is shown on the document that accompanies your Card and on each of your billing statements. You promise to use your Account only to the limits. If you exceed your total revolving line of credit, we may authorize the transaction without increasing your total revolving line of credit (we may treat that amount as immediately due), or deny the authorization. If you exceed the limits, you will still remain liable for all credit you receive.

We may adjust your revolving line of credit at any time without notice. We base that decision on a variety of factors such as your payment and transaction history with us, and information we receive from third parties, including credit reporting agencies.

The amounts shown on your monthly statement as available credit do not take into account Purchases, Balance Transfers, Cash Advances, interest charges, fees, any other transactions, or credits which post to your account after the Closing Date of that monthly statement.

FEES

We will assess the following fees to your account in the same Balance Plan to which the transaction is posted. See the *Important Terms of Your Credit Card Disclosure* for fee amounts.

- Balance Transfer Fee- This fee may be charged if you engage in a balance transfer transaction.
- Cash Advance Fee- This fee may be charged when a Cash Advance is posted to your account.
- Foreign Transaction Fee- This fee may be charged if a Transaction is made in a foreign currency, and we convert the transaction into a U.S. dollar amount.
- Late Payment Fee- This fee may be charged each time we do not receive the required Minimum Payment due by the Payment Due Date.
- Returned Payment Fee- This fee may be charged when a payment is not processed the first time or is returned unpaid.
- Payment by Phone Fee- We may add a \$10.00 service charge if you call us to make a payment on your Account and are assisted by a representative to make the payment.

Additional fees may be charged if agreed between you and us. All fees will be added to the Purchase Balance Plan, except Cash Advance fees which will be added to the Cash Advance Balance Plan on your Account.

INTEREST

When Interest is Charged

Interest will be charged on Purchases if you did not pay the previous balance in full by the Payment Due Date. We will charge interest on the Average Daily Balance (including new purchases). We calculate the interest charge on your account by multiplying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance". The periodic rate is the Annual Percentage Rate for Purchases or Balance Transfers divided by 12 months. For Cash Advances, you cannot avoid paying interest. We will charge interest on the Average Daily Balance (including new cash advances). We calculate the interest charge on your account by multiplying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning cash advance balance of your account each day, add any new Cash Advances, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance". Cash Advance continues to accrue interest until payment of the total Cash Advance balance is posted. Interest accrued from the last statement date until the Cash Advance payoff date will appear on the next statement. The periodic rate is the Annual Percentage Rate for Cash Advance divided by 12 months.

Promotional Rates and Fees

Promotional or Introductory Offers are temporary APRs (Promotional or Introductory Rates) that are offered on certain qualifying new transactions for a specified period of time. If you revolve your balance to take advantage of a Promotional or Introductory Offer, all transactions and balances, including purchases, will be charged interest.

Current Rates

Your current rate is the rate that will apply to transactions that are not subject to an Introductory or a Promotional Rate. [see the *Important Terms of Your Credit Card Disclosure* for current rates]

Penalty APR and When it Applies

The Penalty APR is the APR(s) which may be applied to new Purchases, Balance Transfers, and Cash Advances, for certain default occurrences. We may increase the APRs on new transactions up to the Penalty APR, based on your creditworthiness, each time a Total Minimum Payment Due is not received by its applicable Payment Due Date. We will provide you with a minimum of 45 days advance notice. Once you become subject to this Penalty APR, we may change your APR back to the respective APRs in effect for your Account, but only if you pay at least the Minimum Payment Due by the Payment Due Date for six (6) consecutive Billing Cycles.

How to Calculate Variable Rates

Variable Rates are calculated by adding together an index and a margin. This index is the highest U.S. Prime Rate as published in the "Money Rates" section of *The Wall Street Journal* on the last publication day of each month. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your next Billing Cycle. An increase in the index means that you will pay higher interest charges and have a higher Total Minimum Payment Due. If *The Wall Street Journal*

does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may, in our sole discretion, substitute another index.

Minimum Interest Charge

The *Important Terms of Your Credit Card* disclose the Minimum Interest Charge applicable to your Account.

PAYMENTS

Your Promise to Pay

You promise to pay us the amounts of all credit you obtain, which includes all Purchases, Balance Transfers, and Cash Advances. You also promise to pay us all the amounts of interest charges, fees, and any other transactions charged to your account.

Payments on Your Account

You must pay each month at least the Total Minimum Payment Due shown on your monthly statement by its Payment Due Date. Payments must conform to the requirements set out on that monthly statement; these requirements may vary without prior notice. You may pay the entire amount you owe us at any time. Payments made in any Billing Cycle that are greater than the Total Minimum Payment Due will not affect your obligation to make the next Total Minimum Payment Due. If you overpay or if there is a credit balance on your account, we will not pay interest on such amounts. We reserve the right to reject any payment if your account has a credit balance as of the day we receive that payment. Generally, credits to your account, such as those generated by merchants or by person-to-person money transfers, are not treated as payments and will not reduce your Total Minimum Payment Due.

ACH Payments

We process most payment checks electronically. We use the information on your check to create an electronic funds transfer. Each time you send a check, you authorize a one-time electronic funds transfer. You also authorize us to process your check as a check or paper draft, as necessary. Funds may be withdrawn from your account as soon as the same day we receive your payment. The original check or other document that you send to us will not be retained, but a copy will be available if requested.

Total Minimum Payment Due

You may pay your total outstanding balance at any time. Each Billing Cycle, you must pay at least the Total Minimum Payment Due shown on your monthly statement by its Payment Due Date. The Total Minimum Payment Due is the sum of all past due amounts plus the Current Payment. The Current Payment for each Billing Cycle is 3.00% of your balance (including new interest charges and late fees) rounded up to the nearest dollar, plus amounts over your credit limit. Your current Payment will not be less than \$20.00. The Total Minimum Payment Due will not be greater than your New Balance Total. If a payment is credited to your account but is returned unpaid in a later Billing Cycle, we will recalculate the Total Minimum Payment Due for the Billing Cycle in which the payment was originally credited.

When Your Payment Will Be Credited to Your Accounts

We credit payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements will be credited as of the next day or as otherwise permitted by law.

We also credit payments as of the date made in person in U.S. dollar to Citizens & Northern Bank personnel in any of our branch lobby or drive-thru locations during regular business hours or through automatic payment from a deposit account at Citizens & Northern Bank. All other credit card payments received, will be credited as of the next business day or as otherwise permitted by law.

How We Allocate Your Payments

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

Closing Your Credit Card

You may close the Account at any time by notifying the Bank in writing. The Bank may close the Account at any time without cause and without notice. When the Account is closed (whether by Borrower or by the Bank), the right to use the Card and Convenience Checks and to make charges to the Card Account will be automatically revoked.

Promise to Pay Applies to All Persons

All persons who initially or subsequently request, are granted, accept, guarantee or use the account are individually and together responsible for any total outstanding balance. If you are responsible to pay any total outstanding balance, we may refuse to release you from liability until all of the cards, access checks, and other credit devices outstanding under the account have been returned to us and you repay us the total outstanding balance owed to us under the terms of this Agreement.

REEVALUATION OF FINANCIAL CONDITION AND CREDIT HISTORY

We may reevaluate your financial condition and investigate any information you provided on your Account application at any time. In the course of doing so, we may obtain a current credit report and ask you for additional information about your financial condition. You give us your permission to obtain any information about you that we believe would be beneficial to facilitate our determination of your eligibility for the Account and the Card, including credit reports from consumer reporting agencies. We may, as a result of any such reevaluation, (1) increase your credit line; (2) decrease your credit line; or (3) deem your Account to be in default. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report.

CREDIT REPORTING

You agree that we may report your performance, status, and history under this Agreement to consumer reporting agencies. If you request additional Cards on your Account for others, you understand that we may report Account information in your name as well as in the names of those additional cardholders. If you fail to comply with the terms of the account as defined in this agreement, it will be furnished to the credit reporting agencies and it could cause a negative reference on your credit report and the credit reports of any additional cardholders. You have the right to dispute the accuracy of information that we have reported by writing to us at Citizens & Northern Bank, Attn: LPC, 10 Nichols Street, Wellsboro, PA 16901 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

CHANGE OF ADDRESS

We will rely on the address we have for you in our records for any Account communications we send to you unless and until either you or the U.S. Postal Service notifies us of a change of address and we have had a reasonable opportunity to act on such notice. If your Account is a joint Account, each of you appoints the other as your agent to designate the address to which any and all Account communications, including the Account statement, may be sent to you.

TELEPHONE CALLS: CALLING, MONITORING AND RECORDING

You consent to and authorize Citizens & Northern Bank, any of its affiliates, or its marketing associates to monitor and/or record any of your telephone conversations and other electronic communications with our representatives or the representatives of any of those companies for reasonable business purposes including security and quality assurance. We will not remind you that we may be monitoring or recording a call at the outset of the call unless required by law to do so. Where you have provided a cell phone number directly to us, you consent and agree to accept servicing calls and text messages to your cell phone from us. For example, we may place calls to you about fraud alerts or amounts you owe us (collection calls) on your account. For any telephone or cell phone calls/communications we place to you, you consent and agree that those calls may be automatically dialed including prerecorded messages or texts.

DEFAULT

You will be in default if:

1. You do not make any payment when it is due;
2. Any payment you make is rejected, not paid or cannot be processed;
3. You exceed a credit limit;
4. You file or become the subject of a bankruptcy or insolvency proceeding;
5. You die or are legally declared incompetent;
6. We determine that you made a false, incomplete or misleading statement to us, or you otherwise tried to defraud us;
7. You do not comply with any term of this Agreement or any other agreement with us.

If you are in default, we may take certain actions with respect to your Account. For example, depending on the default, we may take the following actions, without notifying you; unless the law says that we must give you notice:

1. Charge you Fees, or change the APRs and Fees on your Account, if applicable;
2. Close or Suspend your Account;
3. Lower your credit limit(s);
4. Demand that you immediately pay the total balance owing on your Account;
5. Continue to charge you Interest charges and Fees as long as your balance remains outstanding; and/or

6. File a lawsuit against you, or pursue another action that is not prohibited by law. If we file a lawsuit, you agree to pay our court costs, expenses and attorney fees, unless the law does not allow us to collect these amounts.

Enforcement Rights

We may waive or delay enforcing any of our rights without losing them. We may waive or delay enforcing a right against one of you without waiving it as to the other. If this is a joint Account, a default by one of you will be a default by all of you. A court decree or separation or a noncourt mutual agreement does not affect our ability to enforce this Agreement or collect the Outstanding Balance against all liable parties if we are not a part to the decree or agreement.

ASSIGNMENT

You may not sell, assign or transfer your Account or Card or any of your rights and obligations under this agreement. We may, however, sell, assign or transfer your Account, or any balance due thereunder, and our rights and obligations under this agreement to another entity without your consent and without prior notice. That entity will take our place in this Agreement.

AGREEMENT PROVISIONS

Changes to This Agreement

Subject to Applicable Law, we can change this Agreement at any time, regardless of whether you have access to your Account, by adding, deleting, or modifying any provision (including increasing any rate of interest charge, increasing or adding fees or charges (including annual fee), changing the method of computing the date upon which interest charges begin to accrue, changing the Minimum Payment Due or limiting the number or amount of Transactions on your Account). Any such changes will generally be effective immediately unless we are required by Applicable Law to provide you with advance written notice of the proposed changes. If this is the case, those changes will be effective immediately following the effective date stated in the notice. Subject to Applicable Law, any such changes will apply to your outstanding Account balance on the effective date of the change and to any future balances created after that date. If we give you the right to reject a change (whether because it is required by Applicable Law or otherwise), and you do not notify us by the date stated in a notice, or if you notify us but then use your Account after the date stated in the notice, you will be deemed to accept all changes in the notice and to accept and confirm all terms of your Agreement and all changes in prior notices we have sent you regardless of whether you have access to your Account. If you reject a change that we make, we will close your Account. No change to any term of the Agreement will affect your obligation to pay all amounts you owe under this Agreement.

Cancellation

We may cancel, revoke, or suspend your rights under this Agreement for any reason. You may also close the Account at any time. If the Account is closed for any reason, you must still repay any unpaid balance you owe to us according to the terms of this Agreement. If this is a joint Account, either person who is liable on the Account may give notice to cancel the Account, and we may close it without notifying the other liable person.

Separation of Unlawful Provisions

If any provision of this Agreement is determined to be unlawful, the rest of the Agreement will stand and the unlawful provision will be deemed amended to conform to law.

GOVERNING LAW

This Agreement will be governed by Federal law applicable to us and, to the extent not preempted by Federal law, the laws of the Commonwealth of Pennsylvania without regard to its conflicts of law provisions. This Agreement has been accepted by us in the Commonwealth of Pennsylvania.

YOUR BILLING RIGHTS- KEEP THIS DOCUMENT FOR FUTURE USE

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

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Citizens & Northern Bank
Attn: Deposit Operations
PO Box 58
Wellsboro, PA 16901

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigated whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen:

- If we determine there was a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent, including to credit reporting agencies, if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

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 credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

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

Citizens & Northern Bank
Attn: Deposit Operations
PO Box 58
Wellsboro, PA 16901

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.

LOST OR STOLEN CARD

Please notify us immediately if your Card is lost or stolen, or if you believe your Account is being used without your permission. You may contact us at 1-855-895-8173 or 1-301-287-9920. You may be liable for the unauthorized use of the Card, but you will not be liable for unauthorized use that occurs after you notify us verbally or in writing of the loss, theft or possible unauthorized use of your Card. In any case, your liability for unauthorized use of the Card will not exceed \$50. Do not use your account after you report a lost or stolen card. You agree to assist us in our investigation of the matter.

QUESTIONS

If you have any questions about this Agreement or your Card, please contact us at:
1-877-838-2517