

Your Billing Rights

Keep This Notice For Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, under we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

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

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

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of property or services that you purchased with a 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 property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

LOANLINER

OFFICIAL MAILING ADDRESS:

1ST ADVANTAGE FEDERAL CREDIT UNION
P.O. BOX 2116 Newport News, Virginia 23609-0116
(804)877-2444 Toll Free: (800) 359-7650

KILN CREEK SERVICE CENTER 110 Cybernetics Way Yorktown, VA 23693	MERCURY BOULEVARD SERVICE CENTER 5003 W. Mercury Boulevard Hampton, Virginia 23605
DENBIGH SERVICE CENTER 12891 Jefferson Avenue Newport News, Virginia 23608	HUNTER HOLMES McGUIRE V.A MEDICAL CENTER 1201 Broad Rock Boulevard Richmond, Virginia 23224
FORT EUSTIS SERVICE CENTER 1317 Patton Avenue, Building 1317 Fort Eustis, Virginia 23604	NEW TOWN SERVICE CENTER 4800 Courthouse Street Williamsburg, VA 23188
WILLIAMSBURG SERVICE CENTER 224 Commons Way Williamsburg, Virginia 23185	GLOUCESTER SERVICE CENTER 6511 George Washington Memorial Hwy Gloucester, Virginia 23061
FORT STORY SERVICE CENTER Building 590 Fort Story, Virginia 23459	HIDENWOOD SERVICE CENTER 12490 Warwick Blvd, Suite B Newport News, VA 23188



What Is LOANLINER?

LOANLINER Lending System is a streamlined new plan to make loan available to you, with a minimum of red tape. It's fast, modern and for credit union members only. With your LOANLINER Account, one application and credit agreement covers both signature loans and most of the various types of collateral loans available at your credit union.

How To Use LOANLINER?

Use your LOANLINER Account for any good reason, and consider it for every advance. When you handle all your borrowing through the credit union with a LOANLINER Account, budgeting is easier. And, repayment can usually be arranged through payroll deduction, allocation or cash payment.

How About Insurance On My LOANLINER Loan?

You can protect your financial future by signing up for voluntary credit insurance. Your credit union will be happy to explain the simple enrollment procedure, your various insurance options, coverage and cost. The premium for the coverage you select will be included in your loan payment and it is reasonable.

Credit Agreement and Truth In Lending Disclosure

This LOANLINER Credit Agreement and Truth in Lending Disclosure will be referred to as "this Plan". "You" and "your" mean each person who signs this Plan. The "credit union" means the credit union whose name appears above or anyone to whom the credit union transfers its rights under this Plan.

HOW THIS PLAN WORKS -- The credit union anticipates that you will borrow money (called advances) under this Plan from time to time. **The credit union, however, is not required to make advances to you under this Plan and can refuse a request for an advance at any time.** The Addendum describes the different types of credit (called subaccounts) available under this Plan. If you have been approved for credit under a subaccount marked with a star (*), you will be given a specific credit limit for that subaccount. For other subaccounts you may not be given a specific dollar limit.

PROMISE TO PAY- You promise to repay to the credit union all advances made to you under this Plan and any applicable charges described in the Addendum together with interest on what you owe until the total amount has been repaid. The interest rate depends on the subaccount under which the advance is made. The Addendum shows the current interest rates as daily periodic rates and their corresponding annual percentage rates. If the interest rate for any or all advances is a variable interest rate, the Addendum explains how the variable interest rate works.

PAYMENTS -- The amount of payments for an advance is determined according to the payment schedule in the Addendum. Payments are due on the last day of each month unless a different date is set by the credit union at the time of an advance. If the Addendum has no payment schedule for a subaccount, the amount and due date of payments will be determined at the time of each advance.

Payments must include any amount past due and any amount by which you have exceeded any credit limit you have been given for a subaccount. You may prepay all or part of what you owe at any time without any prepayment penalty.

COST OF CREDIT -- The dollar amount you pay for money borrowed is called a finance charge and begins on the date of each advance. To compute the finance charge, the unpaid balance for each day since your last payment (or since an advance if you have not yet made a payment) is multiplied by the applicable daily periodic rate. The sum of these amounts is the finance charge owed. The balance used to compute the finance charge is the unpaid balance each day after payments and credits to that balance have been subtracted and any new advances have been added. A finance charge will be computed separately for each separate balance under this Plan.

SECURITY INTEREST -- You agree that all advances under this Plan will be secured by the shares and deposits in all joint and individual accounts you have with the credit union now and in the future. Additional security will be required depending on the subaccount under which an advance is requested. For example, a subaccount called "New Car Advances" means the security will be a new car. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.

Property given as security under this Plan or for any other loan will secure all amounts you owe the credit union now and in the future. However, the credit union specifically waives any security interest it may have in your dwellings, given through any other mortgage or security agreements.

DEFAULT -- You will be in default if you do not make a payment of the amount required when it is due. You will be in default if you break any promise you made under this Plan or if anyone is in default under any security agreement made in connection with an advance under this Plan. You will be default if you die, file for bankruptcy, become insolvent, if you make any false or misleading statements in any credit application or update of credit information, or if something happens which the credit union believes may substantially reduce your ability to repay what you owe.

When you are in default the credit union can demand immediate payment of the entire unpaid balance under this Plan without giving you advance notice. If immediate payment is demanded, you will continue to pay interest, at the applicable interest rates in effect under this Plan, until what you owe has been repaid. If a demand for immediate payment has been made, the shares and deposits given as security for this Plan can be applied towards what you owe. The credit union can also exercise any other rights given by law when you are in default.

PROPERTY INSURANCE -- You will be required to purchase property insurance on certain types of security that you give for advances. You may purchase the property insurance from anyone you choose that is acceptable to the credit union.

CANCELLING OR CHANGING THIS PLAN -- The credit union has the right to change the terms of this Plan from time to time after giving you any advance notice required by law. Any change will apply to future advances, and at the discretion of the credit union and subject to any requirements of the applicable law, will also apply to unpaid balances. An increase in the daily periodic rate under a variable interest rate is not considered a change in terms under this Plan. The credit union can cancel the entire Plan or any part of this Plan at any time. You can cancel this Plan at any time. Your obligation to pay the unpaid balance under the terms of this Plan continues whether you or the credit union cancel this Plan or any part of this Plan.

STATEMENTS AND NOTICES -- On a regular basis you will receive a statement showing all transactions under this Plan during the period covered by the statement. Statements and notices will be mailed to you at the most recent address you have given the credit union in writing. Notice to any one of you will be notice to all.

JOINT ACCOUNTS -- If this is a joint account, each of you authorizes the other(s) to get advances individually under this Plan. That means an advance can be made upon the request of only one of you and that the check can be issued to only one of you. If you give inconsistent instructions, the credit union can refuse to follow your instructions. Each of those who sign this Plan will be individually and jointly responsible for paying the entire amount owed under this Plan. That means the credit union can enforce its rights under this Plan against any one of you individually or against all of you together.

UPDATING INFORMATION -- You promise that you will promptly give the credit union written notice if you move, change your name or employment, or if any other information you provided to the credit union changes. You also agree to provide the credit union updated financial information about yourself upon request. The credit union can delay enforcing any of its rights any number of times without losing its rights. If the law makes any term(s) of this Plan unenforceable, the other terms will remain in effect.

PLEASE SEE THE ACCOMPANYING ADDENDUM FOR A DISCLOSURE OF THE VARIOUS LOAN SUBACCOUNT PRESENT ANNUAL PERCENTAGE RATES, DAILY PERIODIC