



Addendum to LBS Financial Credit Union's Credit Card Disclosure Effective November 1, 2021

Please read this Addendum completely and retain it with your personal records. Addendum is incorporated by this reference into and becomes a part of LBS Financial Credit Union's Consumer Credit Card Agreement and Disclosure. This addendum becomes effective November 1, 2021. All other terms and conditions of your account agreements and disclosures, as amended, remain in force.

The following language has been updated within your Consumer Credit Card Agreement and Disclosure:

6. FOREIGN TRANSACTIONS — Purchases and cash advances made in foreign currencies will be debited from Your Account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date. A fee (finance charge), calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash advances, and credits to Your Account. A fee (finance charge), calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash advances and credits to Your Account. A foreign transaction is any transaction that You

complete or a merchant completes on Your Card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies, or U.S. consulates.

Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether You are located inside or outside the United States at the time of the transaction. The Foreign Transaction Fee is set forth on the Account Opening Disclosure accompanying this Agreement.

14. CREDIT REPORTS — You authorize the Credit Union to obtain credit reports and any other information We may need to verify Your identity and use of the Account when opening Your Account and for any update, increase, renewal, extension, collection, or review of Your Account. You authorize the Credit Union to disclose information regarding Your Account to credit bureaus and creditors who inquire about Your credit standing.

28. NEW YORK RESIDENTS — We may obtain a credit report in connection with this Account, including for any review, modification, renewal or collections associated with this Account. Upon Your request, You will be informed whether such report was requested and, if so, the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services at 800.342.3736 or www.dfs.ny.gov to obtain a comparative listing of credit card rates, fees and grace periods.

P.O. Box 4860, Long Beach, CA 90804-0860
562.598.9007 • 714.893.5111 • 800.527.3328
lbsfcu.org

