



## IMPORTANT CHANGES TO YOUR CREDIT CARD ACCOUNT TERMS

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Effective June 1, 2020 NASA Federal Credit Union made clarifying changes to the Visa Cardholder Agreement.

The updated sections are found below and the changes are in bold lettering.

**Liability for Unauthorized Use-Lost/Stolen Card Notification** — You agree to notify us immediately in the event of the loss, theft or unauthorized use of your credit card. Contact us in writing at NASA Federal Credit Union, P.O. Box 1778, Bowie, Maryland 20717-1778 or by calling (301) 249-1800 or 1-888-NASA-FCU (627-2328). **Under VISA operating rules, you will generally have no liability for the unauthorized use of any credit card after its loss or theft. If there is an exception to the VISA “zero liability” operating rule, such as if you are grossly negligent in handling your credit card, your maximum liability is \$50. You will not be liable for unauthorized use that occurs after you notify us orally or in writing, of the loss, theft, or possible unauthorized use. Do not use your account after you notify us, even if your credit card is found or returned. You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your card and comply with such procedures as we may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.**

**Governing Law and Construction.** This Agreement has been accepted by us in Maryland and all loans shall be extended by us to you in Maryland. Regardless of the state of your residence or the place to which you submitted an application, you agree that the provisions of this Agreement relating to interest, charges and fees shall be governed by and construed in accordance with federal law and, as made applicable by federal law, Maryland law (without regard to its principles of conflict of law). To the extent not preempted by federal law and to the extent that Maryland law applies, this Agreement is made under Subtitle 9 of Title 12 of the Commercial Law Article of the Maryland Annotated Code. Procedural matters relating to the enforcement of the obligations stated in this Agreement and matters relating to the granting, perfection and enforcement of the security interest securing this Agreement shall be governed by the laws of the state where enforcement, granting or perfection takes place.

Please contact us at 1-888-NASA-FCU (627-2328) with any questions about this notice.