

2007-1071-CD
PSECU vs Lisa Redding

07-1071-CD
PA State Employee CU vs L. Reddinger

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

PENNSYLVANIA STATE EMPLOYEES : NO. 07-1071-CD
CREDIT UNION, :
Plaintiff :
vs. :
LISA J. REDDINGER :
Defendant : CIVIL ACTION -LAW

NOTICE TO DEFEND
Pursuant to PA RCP No. 1018.1

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CAN NOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

David S. Meholic, Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
(814)765-2641 Ext. 5982

FILED Atty pd .85.00
JUL 12 2007
JUL 09 2007 100 Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

**EN LA CORTE DE ALEGATOS COMÚN DEL CONDADO DE
CLEARFIELD, PENNSYLVANIA**

PENNSYLVANIA STATE EMPLOYEES	:	NO.
CREDIT UNION,	:	
Plaintiff	:	
	:	
vs.	:	
	:	
LISA J. REDDINGER	:	
Defendant	:	CIVIL ACTION -LAW

AVISO PARA DEFENDER

Conforme a PA Núm. 1018.1

USTED HA SIDO DEMANDO/A EN LA CORTE. Si usted desea defender contra la demanda puestas en las siguientes páginas, usted tienen que tomar acción dentro veinte (20) días después que esta Demanda y Aviso es servido, con entrando por escrito una apariencia personalmente o por un abogado y archivando por escrito con la Corte sus defensas o objeciones a las demandas puestas en contra usted. Usted es advertido que si falla de hacerlo el caso puede proceder sin usted y un juzgamiento puede ser entrado contra usted por la Corte sin más aviso por cualquier dinero reclamado en la Demanda o por cualquier otro reclamo o alivio solicitado por Demandante. Usted puede perder dinero o propiedad o otros derechos importantes para usted.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACIÓN ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE A UN HONORARIO REDUCIDO O GRATIS.

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**IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA**

PENNSYLVANIA STATE EMPLOYEES	:	NO.
CREDIT UNION,	:	
Plaintiff	:	
	:	
vs.	:	
	:	
LISA J. REDDINGER	:	
Defendant	:	CIVIL ACTION -LAW

COMPLAINT

AND NOW, comes Plaintiff, Pennsylvania State Employees Credit Union, by and through its attorneys, Melissa L. Van Eck, Esquire and states the following cause of action and in support thereof, avers as follows:

1. Plaintiff, Pennsylvania State Employees Credit Union, is a financial institution qualified to conduct business in the Commonwealth of Pennsylvania with offices and/or a place of business situate at 1 Credit Union Place, Harrisburg, Dauphin County, Pennsylvania.
2. Defendant, Lisa J. Reddinger, is an adult individual with a last known address of 625 Indian Road, Clearfield, PA 16830-3432.
3. Defendant is, and at all relevant time material hereto has been, the primary loan applicant.
4. Defendant applied to Plaintiff for a personal service loan. A true and correct copy of said application is attached hereto, incorporated herein and marked as Exhibit "A".
5. The application submitted by Defendant was approved by Plaintiff.
6. Pursuant to the loan application marked as Exhibit "A", Defendant agreed to the terms and conditions of the extension of credit as set forth in the Loanliner Credit and Security Agreement (hereinafter referred to as "Contract"). A true and correct copy of the Loanliner

Credit and Security Agreement is attached hereto, incorporated herein and marked as Exhibit "B".

7. Defendant has accepted the monies borrowed from Plaintiff pursuant to the terms and conditions of the Contract marked as Exhibit "B".
8. Various charges and payments were made by Defendant on the account.
9. Defendant has defaulted on the loan by failing to make timely and regular payments.
10. The last payment made by Defendant was on June 29, 2006.
11. Defendant is required under the contract to make regular and timely payments.
12. Plaintiff has maintained a statement of account keeping an accurate and running amount of debits and credits made on Defendant's account.
13. Plaintiff has submitted to Defendant a copy of the statement of account accurately showing all debits and credits for transactions with Defendant.
14. Defendant has not objected to any of the monthly statements of account submitted by Plaintiff to Defendant.
15. Despite Plaintiff's reasonable and repeated demands for payment, Defendant has failed, refused and continue to refuse to pay all sums due and owing on Defendant's loan account balance, all to the damage of Plaintiff.
16. As of June 15, 2007, the balance due, owing and unpaid on Defendant's loan account with Plaintiff is the sum of Eight Thousand Two Hundred Dollars and 99/100 (\$8,200.99).

17. Pursuant to the terms and conditions of the extension of credit contained in the Contract, Plaintiff is entitled to receive and Defendant agreed to pay an annual interest charge on the principal loan balance.

18. Due to the default of the Defendant and pursuant to the terms and conditions of the Contract attached as Exhibit "B", attorney's fees in the total amount of One Thousand Six Hundred Sixty-Five Dollars and 19/100 (\$1,665.19) have been added to the account.

19. Any and all conditions precedent to the bringing of this action have been performed by Plaintiff.

20. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff, Pennsylvania State Employees Credit Union, respectfully requests this Honorable Court to enter judgment in favor of Plaintiff and against Defendant, Lisa J. Reddinger and , in the amount of Nine Thousand Eight Hundred Sixty-Six Dollars and 18/100 (\$9,866.18), plus interest, the costs of this action, and such other relief as the Court deems just and proper.

Respectfully submitted,

VAN ECK & VAN ECK, P.C.

By: 
Melissa L. Van Eck, Esquire
Attorney I.D. No. 85869
P.O. Box 6662
Harrisburg, PA 17112
717.540.5406

VERIFICATION

I, Harry L. Smith, Manager of the Pennsylvania State Employees Credit Union verify that the statements made in the foregoing document are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904, relating to unsworn falsification to authorities.

Pennsylvania State Employees Credit Union

By: Harry L. Smith

Title: Collections Manager

Date: 6-15-07

EXHIBIT "A"

Underwriting: REDDINGER: 417847: Appr	Not Issued	Submit Deck	Cancel																																																																						
Select Borrower, Decision or Current Status:																																																																									
Borrower: Applicant REDDINGER, LISA J (203-60-5345) Decision: Approve by LDASKI on 10/21/2004 09:02:43 Approve by System on 10/20/2004 18:52:20 Current Status: Archive																																																																									
Application Information:																																																																									
Application Received: 10/20/2004	Time Received: 06:51 PM	Application ID: 417847																																																																							
Branch: IMPORT - 1	<input type="button" value="Details"/>																																																																								
Source: 598	Cross Ref #:	<input type="button" value="Details"/>																																																																							
Source of Repayment:	<input type="button" value="Details"/>																																																																								
Secondary Source of Repayment:	<input type="button" value="Details"/>																																																																								
Product: RV - Revolving - Personal Service Loan (2)	<input type="button" value="Details"/>																																																																								
Application Loan Type: Regular	<input type="checkbox"/> Preapproval?																																																																								
Purpose:	Unsecured loan - Purchases Unsecured loan - Debt Consolidation Unsecured loan - Personal Unsecured loan - Refinance																																																																								
Specific Use of Proceeds:																																																																									
Credit Bureau: Experian	<input type="checkbox"/> Share Application Information?																																																																								
Personal:																																																																									
Name: LISA J REDDINGER	Title: First: J	Middle: J	Last: REDDINGER																																																																						
Birth Date: 02/24/1967	SSN: 203-60-5345	Backup:	Total Number of People in Household:																																																																						
Citizenship: US Citizen	Borrower Type: Applicant	Spouse of Borrower: No																																																																							
Marital Status:	Mother's Maiden Name:	CB PIN:																																																																							
Email: LISA@RON@VERIZON.NET	AKA/FKA:																																																																								
Address:																																																																									
<input type="checkbox"/> Foreign Address:																																																																									
<table border="1"> <thead> <tr> <th>Number</th> <th>Dir</th> <th>Street Name</th> <th>Dir</th> <th>Type</th> <th colspan="2">Apt / Bldg / Unit</th> </tr> <tr> <th>Type</th> <th></th> <th></th> <th></th> <th></th> <th>Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>• Standard</td> <td>625</td> <td>INDIAN</td> <td></td> <td>RD</td> <td></td> <td></td> </tr> <tr> <td>Rural Route</td> <td></td> <td>Route/Military Type:</td> <td>Number:</td> <td>Box:</td> <td></td> <td></td> </tr> <tr> <td>PO Box</td> <td>PO Box:</td> <td></td> <td></td> <td>County:</td> <td></td> <td></td> </tr> <tr> <td>Line 2:</td> <td></td> <td>City: CLEARFIELD</td> <td>State: PA</td> <td>Zip: 16830</td> <td>-</td> <td></td> </tr> <tr> <td>Province:</td> <td>Country:</td> <td colspan="5">Postal Code:</td> </tr> <tr> <td>Phone: (814) 765-6698</td> <td>Ext:</td> <td>Residential Status: Own - mtg</td> <td></td> <td>Time at Address: 0 yrs 1 mths</td> <td colspan="2"></td> </tr> <tr> <td colspan="2"> <input type="checkbox"/> Phone number verified </td> <td colspan="5"> <input type="checkbox"/> Address verified </td> </tr> <tr> <td colspan="2"> <input checked="" type="checkbox"/> Applicant's mailing address is the same as the current address </td> <td colspan="5"> <input type="checkbox"/> Collect Previous Address Information </td> </tr> </tbody> </table>				Number	Dir	Street Name	Dir	Type	Apt / Bldg / Unit		Type					Type	Number	• Standard	625	INDIAN		RD			Rural Route		Route/Military Type:	Number:	Box:			PO Box	PO Box:			County:			Line 2:		City: CLEARFIELD	State: PA	Zip: 16830	-		Province:	Country:	Postal Code:					Phone: (814) 765-6698	Ext:	Residential Status: Own - mtg		Time at Address: 0 yrs 1 mths			<input type="checkbox"/> Phone number verified		<input type="checkbox"/> Address verified					<input checked="" type="checkbox"/> Applicant's mailing address is the same as the current address		<input type="checkbox"/> Collect Previous Address Information				
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Employment:

Position: **DEPUTY CONTROLLER/AUDITOR** Unemp/Student/Homemaker Active duty military memberEmployer Name: **CLEARFIELD COUNTY GOVERNMENT**Phone: (814) 765-2641 Ext: **000**City: State: Verification Phone: - Borrower Code: **Non-Employee Loan**Time at Pres. Employer: **3** yrs **3** mthsIncome: **30000.00**Pay Basis: **Annually** Proof of income receivedGross Salary: **30000.00**

Annually

 Employment verifiedOT/Bonus/Comm: **0.00**

Annually

 Income verifiedOther Income: **6000.00**

Annually

Source: **Child Support**

Alimony, child support & separate maintenance income need not be revealed if you do not wish to have it considered.

 Collect Previous Employment Information

Financial Summary:

Creditor	Account Number	Payment	Balance	Type	Last Act Date	PO
Estimated Payment		0	8000	R		
housing		630	0	H		
Alim, child sup, court ordered		0	0			
CITI	542418051015	490	23543	R	10/2004	
JERSEY SHORE STATE BAN	39922734	436	77900	I	10/2004	
DELL FINANCIAL SVCS/CI	79450129016500145	29	944	R	08/2004	

 Add Edit Deleted UnselectedS1 Debt Ratio: **53**LC Debt Ratio: **38**Total S1 Pmts: **1585**S1 Proj Debt Ratio: **53**

Original Application Factors used in Automated Decisioning

Housing Pmt: **630**Other Expenses: **0**Application Loan Pmt: **0**Total Monthly Adj: **0**LC Proj Debt Ratio: **38**Total LC Pmts: **519**

Current Application Factors being utilized by Underwriter

Housing Pmt: **630**Other Expenses: **0**Application Loan Pmt: **0**Total Monthly Adj: **0**LC Proj Debt Ratio: **38**Total LC Pmts: **519**

Monthly Income Summary

Ratios

Residual Income Summary

Gross Income: **2500**Revolving Debt: **17**Total Income: **3000**+ OT/Bonus/Commission: **0**Housing Debt: **21**- Residual Adj: **0**+ Other Income: **500**Total Revolving Line: **883**- Total All Pmts: **1585**= Individual Total Income: **3000**= Net Residual Inc: **1415**Combined Income: **3000**Net Disposable Debt: **38**Net Disposable Income: **1851**

Credit Summary:

Product: RV - Revolving - Personal Service Loan (2)

of Payments: 0 Payment Period: Total Amount Financed: 8000.00

Total Collateral Value: 0.00 Combined LTV: 0 Estimated Payment: 0.00

Total Debt with Us: 0.00 Current System Decision/Recommendation: Approve

Decision Party: Applicant REDDINGER, LISA J (203-60-5345) Application Score: 244 Cutoff: 200

Score Summary:

Borrower	Bureau	Model	Score	Missing Fields
REDDINGER, LISA	Experian	Experian/Fair Isaac	0700	
REDDINGER, LISA	Experian	LiquidCredit Final Sc	244	0
REDDINGER, LISA	Experian	LiquidCredit App Sc	35	

Debt / Income Summary:

Borrower	Income	Pmts	D:I	Prj D:I
REDDINGER, LISA	3000.0	1585.00	53	53

Authorized Users:

Authorized Users:

Credit Insurance Options :

Credit Life Selection: None Plan: Credit Life Insurance

Disability Selection: None Plan: Disability Insurance

Coverage for: Applicant REDDINGER, LISA J (203-60-5345)

Credit Life (Decreasing) Credit Life (Level) Disability Premium Paid in Cash.

Insured Amount: 0.00 0.00 0.00

Monthly Benefit: 0.00 0.00 0.00

Premium: 0.00 0.00 0.00

Cost Per Day: 0.00 0.00 0.00

End Coverage Date: 00/00/00 00/00/00 00/00/00

Coverage Term: 0 0 0

Loan Terms Summary - RV:

Manual Loan Number:	Loan Date: 10/20/2004	
Loan Number:	Suffix: <input type="text"/>	Reported Amount: <input type="text"/> 0.00
Primary Collateral Code: Personal Service Loan		
Request Type: new credit card	Funds Request: New	New Funds Amt: <input type="text"/> 20000.00
Requested Rate: <input type="text"/> 0.00000	Total Requested Limit: <input type="text"/> 20000.00	
Interest Rate Lookup:	Approved Rate: <input type="text"/> 12.90000	Credit Limit: <input type="text"/> 9000.00
• Use <input checked="" type="checkbox"/> Decision party rate.	Rate Type: <input type="text"/> Fixed	
Lock <input type="checkbox"/> rate. Rate Lock Date: <input type="text"/>	Date of Recission: <input type="text"/>	

Verification Summary:

Party:	State: <input type="text"/>	<input type="button" value="Add"/>
		<input type="button" value="Edit"/>
		<input type="button" value="Waive"/>

Current System Recommended Decision:

Decision/Recommendation: <input type="text"/> Approve	Decision Party: System	10/20/2004 18:52:20
Decision Based upon: Applicant REDDINGER, LISA J (203-60-5345)	Review Approvals Below: <input type="text"/> 200	
Application Score: <input type="text"/> 244	Cutoff: <input type="text"/> 200	
Reasons for Review:	Review Declines Above: <input type="text"/> 0	

Decision Details:

Decision: <input type="text"/> Approve	Current Status: <input type="text"/> Archive	
Underwriter: LDASK	10/21/2004 09:02:43	Max Sys Approved Amt: <input type="text"/> 8000.00

Reasons to Override:

Stipulations:

Reasons to Decline:

Credit Decision based upon: Credit Bureau? Affiliate or Outside Source?

User-Defined Fields:

Field Label	Value
Member Code	0
Current PSLV LOC	0.00
If HELOC, immediate adv amt	0
Deposit proceeds into S1 or S4	
XNET, XNETRE, XPHONE, XPAPRE,	XNET
Disclaimer Answer AYES or CYES	AYES
member requested # of payments	0

Comments:

Type:

10/20/2004 18:51:58 Review ApplImport

PERSONAL SERVICE LOAN LOAN AMOUNT REQUESTED BETWEEN 10,000 AND 20,000.

Credit References:

Account(s)	With Us?	Other Institution Name or Account Number:	Member Number:
Checking: <input type="checkbox"/> Yes	<input type="checkbox"/>	<input type="checkbox"/>	8402227014 <input type="checkbox"/>
Saving: <input type="checkbox"/> Yes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Member?
Other: <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Applicant Has Previous Judgments		<input type="checkbox"/> Applicant Has Previous Foreclosure	
<input type="checkbox"/> Applicant Has Previously Claimed Bankruptcy			

Select Bureau Score:

LISA J REDDINGER Experian 10/20/2004 [SELECTED]

Select Credit Rating Indicator / Score:

Experian/Fair Isaac Risk Model V1 0700

LiquidCredit Final Score 244

LiquidCredit App Score 35

Credit Bureau Score:

LISA J REDDINGER

Credit Bureau: Experian

Credit Rating Score Indicator: Experian/Fair Isaac Risk Model V1

Credit Rating Score: 700

of Blank Scored Fields:

Score Factors

Code: Description:

10 Proportion of balance to high credit on bank revolving or all revolving accounts

05 Number of accounts with balances

14 Length of time accounts have been established

08 Number of recent inquiries

 The number of recent inquiries has adversely affected the score.

LISA: J: REDDINGER: Experian: 10/20/2004

CB Warnings

Irregular report:
 The inquiry and on-file names do not match.
 Alias:

Inquiry Information

Total # of Inquiries: 7 Excluding Last 7 days: 7
 Date of Most Recent Inquiry YYMM: 0409 S1 Data - In Last 12 Mnth: 4
 In Last 6 Mnth: 2 Last 6 Mnth Excluding Last 7 days: 2

Trade Information

In File Since YYMM: 8806	Months in File: 196
Total # of Trades: 19	% of Trades w/Balance: 100
Newest Trade Open Date YYMM: 0409	Average Age of Trades in Mnth: 63
Mnths Since Oldest Trade Open: 196	Total Past Due: T
Mnths Since Last Finance Co. Open: T	# of Finance Co. Trades: 0
# of Sats: 18	# of Current Trades: 3
% of Sats: 94	% Never Delinquent: 100
# of Bankcards: 1	# of Trades Open Last 12 Mnth: 2
# of Disputed Trades: 0	Mnths Since Last Delinquency: T
# of Minor Derogs: 0	# of Major Derogs: 0
Months Since Last 60+: T	Worst CB Rating: C
Worst Rating Reported Last 24 Mnth: CA	Max Delinquency Ever: B
Worst Rating Opened Last 36 Mnth: CG	# of Trades 30+ & Derog Pub Recs: 0
# of Trades 60+ & Derog Pub Recs: 0	# of Trades 90+ & Derog Pub Recs: 0

Revolving Trade Information

# of Revolving Trades: 8	# of Revolving Trades w/Balance: 2
Total Revolving Payments: 519	Total Rev Payments Include Equity: 519
% of Balances Revolving: 100	Total Revolving Balances: 24487
% of Balances Revolving/Open: 100	Total Revolving/Open Balances: 24487
Average Revolving Balance: 12244	Total Rev Balance Include Equity: 24487
Avg Rev Bal Open Last 12 Mnth: 944	# Rev Open Last 12 Mnth w/Balance: 1
Total Rev Credit Lines Include Equity: 26500	Total Revolving Credit Lines: 26500
Revolving Debt Burden: 92	Bank Revolving Burden: 100
Bank/Natl Trades 75% of Credit Limit: 1	Worst Revolving Trade: CG
# Revolving Trades Ever 30+: 0	

Installment Trade Information

# of Installment Trades: 0	% of Installment Trades: 16
# of Installment Trades w/Balance: 1	Total Installment Payments: 1
Total Installment Balances: 1	Total Installment High Credit: 1
Installment Loan Burden: 1	# Installment Ever 30+: 0
Worst Installment Trade Rating: C2	# of Mortgage Trades: 0

Credit Bureau: Experian

PAGE 3 DATE 10-20-2004 TIME 17:52:03 V201 TPA2

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS					
SUB#	KOB	TYP	TRM	KCOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #						LAST PD	MONTH PAY	PAST DUR	MAXIMUM	BY MONTH
CLEARFIELD BANK & TRUS	9-00	\$12,000-0					PAID	CURR ACCT		
1175080 BB AUT	36	1	7-01-02			7-02		(21)	BCCCCCCCCCCCCC	
719633									C-CCCCCCC	
PROPELS BANK	11-99	\$7,500-L			\$7,511-H		PAID	CURR ACCT		
1260195 BC CRC REV	1	10-22-01			10-01		(31)	B0000000000000		
546674700126								000000CCCCCO		
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **										
FIRST USA BANK	12-98	\$5,000-L			\$5,000-H		PAID	CURR ACCT		
1233910 BC CRC REV	1	2-29-00			2-00		(16)	B0000CCCCCCC		
436613303136								CCC		
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **										
CHASE	5-99	\$3,000-L					PAID	CURR ACCT		

Involved Personnel:

Cross Sell Products:

Cross Sell Product:

Offer to: Applicant - LISA REDDINGER

Product ID	Product	Amount	Term	Interest Rate	Status	Status Date

Status:

Application Id: 417847 Product Name: Personal Service Loan This product does not have any associated cross se

Underwriting Next Action:

Next Action:

Submit Decision:

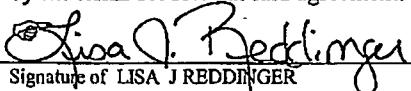
Cancel

PERSONAL SERVICE LOAN ACTIVATION NOTICE

NOV 08 2004

Loan Information	October 22, 2004	Ref #: 417847 302
Approval Amount: \$8,000.00	Account #: 8402227014	SS #: 203-60-5345
Applicant: LISA J REDDINGER	Home Telephone #: (814) 765-6698	Work Telephone #: (814) 765-2641

I acknowledge receipt of the PSECU LOANLINER Disclosure and Credit Agreement and agree to be bound by the terms set forth in said agreement.

11-4-05 av
Signature of LISA J REDDINGER Date

- I would like an immediate Personal Service Loan advance of \$ 1000.00. Purpose: _____
Send a check or deposit to my Share 4
- Select your Personal Service Loan repayment option.
 Payroll deduction Automatic Transfer Direct Payment Homebanking Self Service Telephone
- For overdraft options, complete the enclosed Overdraft Transfer Service sheet and return it with your Activation Letter.

SCANNED

EXHIBIT "B"



Pennsylvania State Employees Credit Union

P.O. Box 61013 • Harrisburg, PA 17106-7013 • (717) 234-8484 Harrisburg, (800) 211-7428 Nationwide

Loan Disclosures

LOANLINER® CREDIT AND SECURITY AGREEMENT

This LOANLINER® Credit and Security Agreement, which includes the Truth in Lending Disclosures, will be referred to as the Plan. The Plan documents include this agreement and an Addendum. You, your and borrower mean any person who signs the Plan. Credit union, we, our and us mean PSECU or anyone to whom the Credit Union transfers its rights under the Plan.

HOW THIS PLAN WORKS — This is an open-end, multi-featured credit plan. We anticipate that, from time to time, you will borrow money (called "advances") under the Plan. We are not required to make advances to you under the Plan and can refuse a request for an advance at any time. The Addendum describes the different types of credit (called "subaccounts") available under the Plan, the current interest rate for each subaccount, expressed as a daily periodic rate and corresponding annual percentage rate and other charges. It may also have other terms and a schedule for determining the payment amounts.

CREDIT LIMIT — We may, but do not have to, establish a credit limit on certain subaccounts. If a credit limit is set for a subaccount, you promise not to exceed the established credit limit. If you exceed the credit limit, you promise to repay immediately the amount which exceeds the credit limit.

REPAYMENT — You promise to repay all amounts you owe under the Plan plus interest. Payments are due on the last day of the month unless we set a different day at the time of an advance. If the Addendum has no payment schedule for a subaccount, your payment 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 repay all or part of what you owe at any time without any prepayment penalty. Even if you prepay, you will still be required to make the regularly scheduled payments unless we agree in writing to a change in the payment schedule. If you have a joint sharedraft account, you will be responsible for paying all overdraft advances obtained by a joint holder of the sharedraft account. Unless otherwise required by law, payments will be applied to amounts owed under the Plan, in the manner the Credit Union chooses.

PLAN ACCESS — You can obtain credit advances in any manner authorized by us. If we allow you to use your ATM/Debit card to access the Plan, you may be liable for the unauthorized use of your ATM/Debit card. 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. If you believe your ATM/Debit card has been lost or stolen, immediately inform the Credit Union by calling or writing us at the telephone number or address that appears elsewhere in the Plan. If the card is used to obtain unauthorized advances directly from the Plan, your liability will not exceed \$50. If the unauthorized withdrawal is from a sharedraft account, your liability is governed by the Regulation E disclosures you received at the time you received your ATM/Debit card, even if the withdrawal results in an advance being made from your overdraft subaccount.

FINANCE CHARGE — The dollar amount you pay for money borrowed is called a "finance charge" and begins on the date of each advance. A finance charge will be computed separately for each separate balance under the Plan. 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 additions to the balance have been made. In addition to interest, we may charge other finance charges which are disclosed on the Addendum. If the interest rate is a variable interest rate, the Addendum explains how the variable interest rate works.

SECURITY — You pledge as security for the Plan all shares and dividends and, if any, all deposits and interest in all joint and individual accounts you have with us now and in the future. If a specific dollar amount is pledged for an advance, we will freeze shares in that account to the extent of the outstanding balance for the advance. Otherwise, your pledged shares may be withdrawn unless you are in default. The following paragraph applies in all states except in Ohio, Rhode Island and Massachusetts: We have a statutory lien on the shares and dividends and, if any, the deposits and interest in all individual and joint accounts you have with us and may exercise our rights under the lien to the extent permitted by state law. (We are state chartered if our name does not include the term "Federal Credit Union.") For all borrowers: The statutory lien and/or your pledge will allow us to apply the funds in your account(s) to what you owe when you are in default. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

Additional security for the Plan may be required at the time of an advance if a subaccount identifies a type of property (such as "New Cars") you must give that type of property as security when you get an advance under that subaccount. A subaccount name such as "Other Secured" means you must provide security acceptable to us when you obtain an advance under that subaccount. Property you give as security will secure all amounts owed under the Plan and all other loans you have with us now or in the future, except any loan secured by your principal dwelling. Property securing other loans you have with us may also secure the Plan.

CREDIT INSURANCE — Credit life and/or credit disability insurance is optional under the Plan. If you qualify for and purchase the insurance from us, you authorize us to add the insurance premiums monthly to your loan balance and charge you

interest on the entire balance. If you elect credit insurance, your payments may increase or the period of time necessary to repay your advance may be extended. The credit insurance rates may change during the Plan. If the rates change, we will provide any notices required by applicable law.

PERIODIC STATEMENT — On a regular basis, you will receive a statement showing all transactions under the Plan during the period covered by the statement. Statements and notices will be sent to you at the most recent address you have given us in writing. Unless applicable law requires notice to each joint borrower, notice to any one of you will be notice to all.

JOINT ACCOUNTS — If this is a joint account, each of you is individually and jointly responsible for paying all amounts owed. That means we can enforce our rights under the Plan against any one of you individually or against all of you together. If you give us inconsistent instructions, we can refuse to follow your instructions. Unless our written policy requires all of you to sign for an advance, each of you authorizes the other(s) to obtain advances individually and agrees to repay advances made to the other(s). Any joint account holder may terminate the Plan by giving us prior written notice. If any of you terminate the Plan, the Plan is terminated for all of you. You remain liable individually and jointly for all advances incurred before termination.

FEES AND CHARGES — If you give us a security interest in certain types of property, we may charge you a filing fee to perfect our interest in the property. If we do, the amount of the fee will be disclosed to you at the time you obtain an advance. We may also charge you other fees in connection with the Plan. Our current fees are disclosed on the Addendum and will be added to your loan balance unless you pay them in cash.

UPDATING CREDIT INFORMATION — You promise that you will promptly give us written notice if you move, change your name or employment, or if any other information you provided to us changes. Upon our request, you also agree to provide us updated financial information.

DEFAULT — *The following paragraph applies to borrowers in Idaho, Kansas, Maine and South Carolina:* You will be in default if you do not make a payment of the amount required when it is due. You will also be in default if we believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

The following paragraph applies only to borrowers in Wisconsin: You will be in default if you fail to make a payment when due two times during any 12 month period. You will be in default if breaking any promise made under the Plan materially impairs your ability to repay what you owe or materially impairs the condition, value, or protection of or our right in any property you gave as security.

The following paragraph applies only to borrowers in Iowa: You will be in default if you are more than 10 days late in making a payment. You will also be in default if you do not comply with the terms of the Plan and your failure to comply materially impairs any property you gave as security or your ability to repay what you owe under the Plan.

The following paragraph applies to borrowers in all other states: 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 the Plan or if anyone is in default under any security agreement made in connection with an advance under the Plan. You will be in 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 we believe may substantially reduce your ability to repay what you owe. You will be in default if any property you have given us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the property or our security interest in it. You will also be in default under the Plan if you are in default under any other loan agreement with us.

ACTIONS AFTER DEFAULT — *The following paragraph applies to borrowers in Colorado, District of Columbia, Iowa, Kansas, Maine, Massachusetts, Missouri, Nebraska, South Carolina and West Virginia:* When you are in default and after expiration of any right you have under applicable state law to cure your default, we can demand immediate payment of the entire unpaid balance under the Plan without giving you advance notice.

The following paragraph applies to borrowers in all other states except Wisconsin and Louisiana: When you are in default, we can require immediate payment (acceleration) of the entire unpaid balance under the Plan. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration.

The following paragraphs apply to borrowers in all states except Wisconsin and Louisiana: If immediate payment is demanded, you will continue to pay interest until what you owe has been repaid at the applicable interest rates if, effective if applicable at the default rate disclosed on the Addendum. If a demand for immediate payment has been made, your shares and/or deposits can be applied towards what you owe as provided in the section above called "Security". We can also exercise any other rights given by law when you are in default.

You agree the Credit Union has the right to take possession of any property given as security under the Plan, without judicial process. If this can be done without breach of the peace, if we ask, you promise to deliver the property at a time and place we choose. If the property is a motor vehicle or boat, you agree that we may

LOANLINER® Credit and Security Credit Agreement (continued)

retain a key or other device necessary to unlock and operate it, when you are in default. We will not be responsible for any other property, not covered by this Agreement, that you leave inside the property or that is attached to the property. We will try to return that property to you or make it available for you to claim.

After we have possession of the property, we can sell it and apply the money to any amounts you owe us. We will give you notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the property will be deducted from the money received from the sale. Those costs may include the cost of storing the property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code.

You must pay any amount that remains unpaid after the sale money has been applied to any unpaid balance under the Plan. You agree to pay interest on that amount at the same rate as the advance, or, if applicable, at the default rate disclosed on the Addendum, until that amount has been paid.

The following paragraph applies only to Wisconsin borrowers: When you are in default and after expiration of any right you have under applicable state law to cure your default, we may require immediate payment of your outstanding loan balance under the Plan and seek possession of property given as security. You may voluntarily give the property to us if you choose, or we may seek to take possession of the property by judicial process. If we repossess the property, you agree to pay reasonable expenses incurred in disposing of the property. If the property is a motor vehicle, mobile home, trailer, snowmobile, boat or aircraft, you will also be required to pay any costs permitted by Section 422.413 of the Wisconsin Statutes. You must pay any amount that remains unpaid after the sale money has been applied to what you owe under the Plan. You agree to pay interest on any unpaid amount at the same rate as the advance, or, if applicable, at the default rate disclosed on the Addendum, until that amount is paid.

If the property is located outside Wisconsin at the time of default, we may take possession of the property without judicial process, if permitted by the state where the property is located.

The following paragraph applies only to Louisiana borrowers: When you are in default, we can require immediate payment (acceleration) of the entire unpaid balance under the Plan. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration. If immediate payment is demanded, you will continue to pay interest until what you owe has been repaid at the applicable interest rates in effect unless a default rate is disclosed on the Addendum. If a demand for immediate payment has been made, the shares and deposits given as security for the Plan can be applied towards what you owe. We can also exercise any other rights given by law when you are in default and our rights under any security agreements you have with us.

CANCELLING OR CHANGING THE PLAN — The following paragraph applies only to borrowers in Illinois: We have the right to change the terms of the Plan from time to time after giving you any advance notice required by law. Any change to the interest rate or other charges will apply to future advances.

The following paragraph applies only to borrowers in Wisconsin: We can change the terms of the Plan from time to time in accordance with Section 422.415 of the Wisconsin Statutes. You will be notified of any change in terms. An increase in the daily periodic rate under a variable rate interest rate is not considered a change in terms under the Plan. We can cancel the entire Plan or any part of the Plan at any time. You may cancel the Plan at any time by giving us prior written notice. Your obligation to pay the unpaid balances under the terms of the Plan continues whether you or the credit union cancel the Plan, except to the extent that your liability is limited by Section 422.4155 of the Wisconsin Statutes.

The following paragraph applies only to borrowers in Iowa: We can change the terms of the Plan from time to time after giving you any advance notice required by law. A change that increases the rate of finance charge or other charge, that increases the amount of your payments, or that otherwise adversely affects existing balances will apply to existing balances only if you agree to the change or you use the Plan after receiving notice that your use of the Plan means you agree the change applies to existing balances.

The following paragraph applies to borrowers in all other states: We have the right to change the terms of the Plan from time to time after giving you any advance notice required by law. Any change in the interest rate will apply to future advances, and at our discretion and subject to any requirements of applicable law, will also apply to unpaid balances.

The following paragraph applies to all but Wisconsin borrowers: An increase in the daily periodic rate under a variable interest rate is not considered a change in terms under the Plan. We can cancel the entire Plan or any part of the Plan at any time. You may cancel the Plan at any time by giving us prior written notice. Your obligation to pay the unpaid balances under the terms of the Plan continues whether you or the Credit Union cancel the Plan.

DELAY IN ENFORCING RIGHTS AND CHANGES IN THE PLAN — We can delay enforcing any of our rights under this Plan any number of times without losing the ability to exercise our rights later. We can enforce this Plan against your heirs or legal representatives. If we change the terms of the Plan, you agree that this Plan will continue to protect us.

CONTINUED EFFECTIVENESS — If any part of this Plan is determined by a court to be unenforceable, the rest will remain in effect.

NOTICE TO UTAH BORROWERS — This written agreement is a final expression of the agreement between you and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

The following is required by Vermont law — NOTICE TO CO-SIGNER — YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

The following paragraphs apply if you give security in connection with an advance under the Plan. They apply to borrowers in all states except Louisiana. Louisiana borrowers will execute a separate security agreement. Borrowers in other states may also be asked to execute a separate security agreement.

THE SECURITY FOR THE PLAN — You give us an interest in a security interest in all property described in the receipt, voucher or other document you receive for an advance ("the Advance"). The security interest you give includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which you buy within 10 days of the Advance or any extensions, renewals or refinancings of the Advance. It also includes any money you receive from selling the property or from insurance you have on the property if the value of the property declines, you promise to give us the property as security if asked to do so.

WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS — The security interest secures the Advance described in the receipt, voucher or any other document you receive at the time of the Advance and any extensions, renewals or refinancings of the Advance. It also secures any other advances you have now or receive in the future under the Plan and any other amounts or loans, including any credit card loan, you owe us for any reason now or in the future, except any loan secured by your principal residence. If the property is household goods as defined by the Federal Trade Commission Credit Practices Rule, the property will secure only the Advance and not other amounts you owe.

OWNERSHIP OF THE PROPERTY — You promise that you own all property you give as security or if the Advance is to buy the property, you promise you will use the Advance for that purpose. You promise that no one else has any interest in or claim against the property that you have not already told us about. You promise not to sell or lease the property or to use it as security for a loan with another creditor until the Advance is repaid. You promise you will allow no other security interest or lien to attach to the property either by your actions or by operation of law.

PROPERTY INSURANCE, TAXES AND FEES — You must maintain property insurance on all property that you give as security under the Plan. You may purchase the property insurance from anyone you choose who is acceptable to the Credit Union. The amount and coverage of the property insurance must be acceptable to us. You may provide the property insurance through a policy you already have, or through a policy you get and pay for. You promise to make the insurance policy payable to us and to deliver the policy or proof of coverage to us if asked to do so. If you cancel your insurance and get a refund, we have a right to the refund. If the property is lost or damaged, we can use the insurance settlement to repair the property or apply it towards what you owe. You authorize us to endorse any draft or check which may be payable to you in order for us to collect any refund or benefits due under your insurance policy. You also promise to pay all taxes and fees (like registration fees) due on the property.

If you do not pay the taxes or fees on the property when due or keep it insured, we may pay these obligations, but we are not required to do so. Any money we spend for taxes, fees or insurance will be added to the unpaid balance of the advance and you will pay interest on those amounts at the same rate you agreed to pay on the advance. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor our loans for the purpose of determining whether you and other borrowers have complied with the insurance requirements of our loan agreements or may engage others to do so. The insurance charge added to an advance may include (1) the insurance company's payments to us and (2) the cost of determining compliance with the insurance requirements. If we add amounts for taxes, fees or insurance to the unpaid balance of an advance, we may increase your payments to pay the amount added within the term of the insurance or approximate term of the advance.

INSURANCE NOTICE — If you do not purchase the required property insurance, the insurance we may purchase and charge you for will cover only our interest in the property. The premium for this insurance may be higher because the insurance company may have given us the right to purchase insurance after uninsured collateral is lost or damaged. The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.

PROTECTING THE SECURITY INTEREST — If your state issues a title for the property, you promise to have our security interest shown on the title. We may have to file what is called a financing statement to protect our security interest from the claims of others. If asked to do so, you promise to sign a financing statement. You also promise to do whatever else we think is necessary to protect our security interest in the property. You promise to pay all costs, including but not limited to any attorney fees, we incur in protecting our security interest and rights in the property, to the extent permitted by applicable law.

USE OF PROPERTY — Until the Advance has been paid off, you promise you will: (1) Use the property carefully and keep it in good repair. (2) Obtain our written permission before making major changes to the property or changing the address where the property is kept. (3) Inform us in writing before changing your address. (4) Allow us to inspect the property. (5) Promptly notify us if the property is damaged, stolen or abused. (6) Not use the property for any unlawful purpose. (7) Not to retitle property in another state without telling us.

NOTICE TO NORTH DAKOTA BORROWERS PURCHASING A MOTOR VEHICLE — THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION, IF IT IS REPOSESSED AND SOLD TO SOMEONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, YOU MAY HAVE TO PAY THE DIFFERENCE.

NOTICE FOR ARIZONA OWNERS OF PROPERTY — It is unlawful for you to fail to return a motor vehicle that is subject to a security interest within thirty days after you have received notice of default. The notice will be mailed to the address you gave us. It is your responsibility to notify us of your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.

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. You are advised to read your monthly statement and review it for any error, discrepancies or unauthorized transactions.

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. You are required to notify us in writing within 60 days following the date on which we sent your statement wherein the error or problem first appeared regarding any discrepancy or unauthorized transactions on your account. Failure to notify us may result in your acceptance of any responsibility for payment or reimbursement to us for any such error or discrepancy on your account. Write to us as soon as possible. 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 checking 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, unless 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 line. 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 charges related to any questioned 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 made you the advertisement for the property or services.

VISA® CREDIT CARD AGREEMENT AND TRUTH IN LENDING DISCLOSURE

In this Agreement, the words **you** and **your** means each and all of those who apply for the card or who signs this Agreement. **Card** means the VISA Credit Card and any duplicates and renewals we issue. **Account** means your VISA Credit Card Line of Credit account with us. **We, us, and ours** means this Credit Union.

1. RESPONSIBILITY — If we issue you a card, you agree to repay all debts and the Finance Charge arising from the use of the card and the card account. For example, you are responsible for charges made by yourself, your spouse and minor children. You are also responsible for charges made by anyone else to whom you give the card, and this responsibility continues until the card is recovered. You cannot disclaim responsibility by notifying us, but we will close the account for new transactions if you so request and return all cards. Your obligation to pay the account balance continues even though an agreement, divorce decree or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the account.

2. LOST CARD NOTIFICATION — If you believe the card has been lost or stolen, you will immediately call the Credit Union at (717) 234-8484 or (800) 237-7328. After hours call (800) 558-5678.

3. LIABILITY FOR UNAUTHORIZED USE — You agree to notify us immediately, orally or in writing of the loss, theft or unauthorized use of your Credit Card. You may be liable for the unauthorized use of your Credit Card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use. You will have no liability for unauthorized purchases made with your Credit Card, unless you are grossly negligent in the handling of your Card. In any case, your liability will not exceed \$50.

4. CREDIT LINE — If we approve your application, we will establish a self-replenishing Line of Credit for you and notify you of its amount when we issue the card. You agree not to let the account balance exceed this approved Credit Line. Each payment you make on the account will restore your Credit Line by the amount of the payment which is applied to the principal. You may request an increase in your Credit Line only by written application to us, which must be approved by our credit committee or loan officer. By giving you written notice we may reduce your Credit Line from time to time, or with good cause, revoke your card and terminate this Agreement. Good cause includes your failure to comply with this Agreement or any other agreement with us, or our adverse reevaluation of your creditworthiness. You may also terminate this Agreement at any time, but termination by either of us does not affect your obligation to pay the account balance. The cards remain our property and you must recover and surrender to us all cards upon our request and upon termination of this Agreement.

5. CREDIT INFORMATION — You authorize us to investigate your credit standing when opening, renewing or reviewing your account, and you authorize us to disclose information regarding your account to credit bureaus and other creditors who inquire of us about your credit standing.

6. MONTHLY PAYMENT — We will mail you a statement every month showing your Previous Balances of purchases and cash advances, the current transactions on your account, the remaining credit available under your Credit Line, the New Balances of purchases and cash advances, the Total New Balance, the Finance Charge due to date, and any other billed fees, and the Minimum Payment required. Every month you must pay at least the Minimum Payment within 25 days of your statement closing date. By separate agreement you may authorize us to charge the minimum payment automatically to your share or checking account with us. You may, of course, pay more frequently, pay more than the Minimum Payment, or pay the Total New Balance in full, and you will reduce the finance charge by doing so. If your monthly payment exceeds the total credit line balance owed, we will automatically post the credit to your \$1 shares.

The minimum payment will be (a) 2% of your Total New Balance, rounded up to the next even dollar, or (b) \$20.00, whichever is greater. In addition, at any time your Total New Balance exceeds your Credit Line, you must immediately pay the excess upon our demand. We will apply payments in the following manner: first to previous late fees, then to previous cash advances finance charges, then to previous purchase finance

charges, then to current late fees, then to previous cash advance balances, then to previous purchase balances in the order that they were posted to your account, then to current cash advance balances, and then to current purchase balances.

7. FINANCE CHARGES — You can avoid the Finance Charge on purchases by paying the full amount of the New Balance of Purchases each month within 25 days of your statement closing date. Otherwise, the New Balance of Purchases, and the subsequent purchases from the date they are posted to your account, will be subject to Finance Charge. Cash advances are always subject to Finance Charge from the date they are posted to your account.

Purchases: We calculate your finance charge by multiplying the average adjusted daily balance (see explanation below), including new purchases, for the billing cycle by the monthly periodic purchase rate and corresponding ANNUAL PERCENTAGE RATE as disclosed on the Addendum.

Cash Advances: We calculate your finance charge on cash advances by multiplying the average adjusted daily balance (see explanation below) for cash advances during the billing cycle by the monthly periodic advance rate and corresponding ANNUAL PERCENTAGE RATE as disclosed on the Addendum.

Balance Computation Method

Average Daily Balance for Purchases - The Average Daily Balance for Purchase Transactions is calculated by adding the Daily Balances (Purchase Transaction) for each day in the billing cycle, and then dividing by the number of days in the billing cycle. To calculate the Daily Balance for purchases each day, we take the following steps: We take the outstanding balance (all amounts you owe) at the start of the day. Then, in the sequence in which amounts are posted to your account, we add the amounts of all debits and subtract the amounts of all credits or payments which post to your account that day. After applying payments and credits, we subtract the amount of any unpaid Finance Charges or Late Charges. Then we also subtract the amount of any Cash Advance transactions that posted to your account on that day or in any previous day in the billing cycle. This gives us the Daily Balance for purchases.

Average Daily Balance for Cash Advances - Cash Advance Transactions which are posted to your account are not included in the Average Daily Balance calculation for purchases, and are therefore not subject to the monthly periodic rate for purchases. The Average Daily Balance is calculated separately for Cash Advances and is subject to the Cash Advance Monthly Periodic Rate. The Average Daily Balance for Cash Transactions is calculated by adding the Daily Balances (Cash Transaction) for each day in the billing cycle, and then dividing by the number of days in the billing cycle. To calculate the Daily Balance for cash each day, we take the following steps: We take the outstanding balance (all amounts you owe) at the start of the day. Then, in the sequence in which amounts are posted to your account, we add the amounts of all debits and subtract the amounts of all credits or payments which post to your account that day. After applying payments and credits, we subtract the amount of any unpaid Finance Charges or Late Charges. Then we also subtract the amount of any Purchase Transactions that posted to your account on that day or in any previous day in the billing cycle. This gives us the Daily Balance for Cash Advance Transactions. Note: Cash Advances are always subject to finance charges and from the day they are posted to your account.

Payments are applied in the following manner: first to previous late fees, then to previous cash advances finance charges, then to previous purchase finance charges, then to current late fees, then to previous cash advance balances, then to previous purchase balances in the order that they were posted to your account, then to current cash advance balances, and then to current purchase balances. Credits are applied first to the particular type of debt which is being credited, if any, and then to the balance of your account.

Note also that if the total of the payments and credits which are posted to your account by the Payment Due Date shown on a statement is equal to or exceeds the New Balance shown on that statement, we will not apply the Monthly Periodic Rate to your Account on your next statement.

VISA® Credit Card Agreement and Truth In Lending Disclosure (continued)

8. DEFAULT — You will be in default if you fail to make any Minimum Payment within 26 days after your monthly statement closing date. You authorize us to transfer funds sufficient to make the minimum payment due if your VISA loan is in default. You agree that we may temporarily suspend your ATM card access if your VISA payment is due for a period exceeding 30 days. You will also be in default if your ability to repay us is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death or your failure to abide by this Agreement, or if the value of our security interest materially declines. We have the right to demand immediate payment of your full account balance if you default, subject to our giving you any notice required by law. To the extent permitted by law, you will also be required to pay our collection expenses, including court costs and reasonable attorney fees.

9. USING THE CARD — To make a purchase or cash advance, there are two alternative procedures to be followed. One is for you to present the card to a participating VISA plan merchant, or another financial institution, and sign the sales or cash advance draft which will be imprinted with your card. The other is to complete the transaction by using your Personal Identification Number (PIN) in conjunction with the card in an Automated Teller Machine or other type of electronic terminal that provides access to the VISA system. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. The monthly statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advance, credit or other slips cannot be returned with the statement. You will retain a copy of such slips furnished at the time of the transaction in order to verify the monthly statement. The Credit Union may make a reasonable charge for photocopies of slips you may request.

10. OVERDRAFT OPTION — If you elect to overdraft to your PSECU Visa Credit Card, that election is subject to the existing credit limit and the agreement it represents and the current loan policy at the time of the overdraft. You also understand that an overdraft will be considered the same as a cash advance on your PSECU Visa Credit Card and that the current Annual Percentage Rate for cash advances will apply.

11. RETURNS AND ADJUSTMENTS — Merchants and others who honor the card may give credit for returns and adjustments, and they will do so by sending us a credit slip which we will post to your VISA line of credit. If your credit and payments exceed what you owe us, we will automatically post the excess credit balance to your \$1 Shares within 75 days. If the balance is one dollar or more, upon your written request, we will refund the credit balance to you.

12. FOREIGN TRANSACTIONS — Purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be made in accordance with the operating regulations for International transactions established by VISA U.S.A., Inc.

13. PLAN MERCHANT DISPUTES — We are not responsible for the refusal of any plan merchant or financial institution to honor your card. We are subject to claims and

defenses (other than tort claims) arising out of goods and services you purchase with the card only if you have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant and (a) your purchase was made in response to an advertisement we sent or participated in sending you, or (b) your purchase cost more than \$50 and was made from a plan merchant in your state or within 100 miles of your home. Any other disputes you must resolve directly with the plan merchant.

14. SECURITY INTEREST — To secure your account you grant us a purchase money security interest under the Uniform Commercial Code in any goods you purchase through the account. If you default, we will have the right to recover any of these goods which we have not been paid for through our application of your payments in the manner described in the Monthly Payment section. With respect to this account only, we will not assert any statutory right we may have if you are in default to prevent withdrawal of your unpledged credit union shares (Deposits), below the unpaid balance of your account. However, if you give or have given us a specific pledge of your credit union shares (Deposits), by signing the Pledge of Shares or otherwise, or any other security interests for all your debts, your account will be secured by your pledged shares (Deposits) and by the property described in those other security agreements, except for your home.

15. EFFECT OF AGREEMENT — This Agreement is the contract which applies to all transactions on your account even though the sales, cash advance, credit or other slips you sign or receive may contain different terms. We may amend the Agreement from time to time by sending you an advance written notice required by law. Your use of the card thereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, all amendments will apply to your existing account balance as well as to future transactions.

16. LATE PAYMENT CHARGE — If your Minimum Payment is not received by the first day of the month following your due date, you will be subject to a \$20 charge.

17. RUSH FEES — You may incur additional charges for rush processing and rush delivery of cards and/or PIN mailer.

18. OVER LIMIT FEE — A \$20 fee will be applied for each monthly statement closing date on which the outstanding balance exceeds the assigned credit limit by more than \$100.

19. DRAFT COPIES — You may incur an additional charge for transaction summary/sale draft documentation.

20. COPY RECEIVED — You acknowledge receipt of a copy of this Agreement.

21. ILLEGAL TRANSACTIONS PROHIBITED — You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law.

22. NO USE — Inactive Visa accounts that have no purchase or cash activity may be closed without notice to you after 18 months of no activity.

23. NEURAL NETWORK — PSECU uses neural network systems to predict and prevent unauthorized transactions. There may be occasions when a transaction is declined because it is indicative of possible fraudulent activity.

ELECTRONIC FUNDS TRANSFER, ATM AGREEMENT AND REGULATION "E" DISCLOSURE

ATM CARD CARDHOLDER AGREEMENT — The Undersigned (you or your), in consideration of THE PENNSYLVANIA STATE EMPLOYEES CREDIT UNION (we, our and us) issuing to you an ATM CARD, hereby agree to be legally bound by the following terms and conditions. You agree that the use of your ATM card(s) constitutes acceptance of the terms and conditions of this Agreement. You understand that ATM is a credit-related service and you authorize PSECU to obtain a credit report on any users of this account.

1. ACCOUNTS AND USES OF ATM CARD — You have the account(s) (including Checking and Regular Shares), which we set forth on your application form with this Agreement. You hereby request that we issue to you one or more ATM CARD(s) to be used in connection with such accounts as described in this Agreement.

You understand you may use the ATM CARD at a STAR SYSTEMS® ATM to (1) withdraw cash from, (2) make or arrange for deposits in, (3) effect transfers to or from your account, (4) receive information regarding the balance in your account(s) or (5) make cash advances from your credit account(s) in the amounts you request. You may also use automated teller machines throughout the United States and in certain foreign countries which bear the PLUS SYSTEM® name and logo (1) to make withdrawals from, (2) effect transfers to or from, (3) receive information regarding the balances in your Checking or Regular shares. If you have a Personal Service Loan approved and in place, you may also make cash advance from your PSL. You further understand you may use the ATM CARD to purchase goods and services ("Purchase") at any retail establishment ("Merchant") where ATM CARDs are accepted by such Merchant. If you use the ATM CARD to make a Purchase to obtain cash, if permitted by the Merchant, you shall be requesting us to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from your Checking Shares and directing or ordering us to pay such funds to the Merchant.

You request that we will provide to you such other services or access to other ATM systems or networks using the ATM CARD which we may later make available and which we advise you are offered in connection with your account(s) set forth on your application form. You also understand that from time to time you may request in writing that we provide access to additional accounts of yours through the ATM CARD we have issued to you. You agree that the uses of the ATM CARD described in this Agreement shall be subject to the rules and regulations of each account which is accessed by such Card.

2. USE OF PERSONAL IDENTIFICATION NUMBER ("PIN") WITH ATM CARD — You understand that a STAR SYSTEMS or a PLUS SYSTEM ATM is an automated teller. It can and will perform many of the same tasks as a human teller. You acknowledge that the Personal Identification Number or PIN which you use with the ATM CARD is your signature identifies the bearer of the Card to the STAR SYSTEMS ATM, PLUS SYSTEM ATM, or other network ATM and authenticates and

validates the directions given just as your actual signature and other proof identify you and authenticate and validate your directions to a human teller. You also understand that a Merchant which accepts the ATM CARD for a Purchase transaction may have an electronic terminal (Merchant operated or Self-Service) which requires the use of your PIN and when your PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as your actual signature will authenticate and validate your directions given to us. You acknowledge that your PIN is an identification code that is personal and confidential and that the use of the PIN with the ATM CARD is a security devise for your account(s). Therefore, YOU AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS YOUR PIN.

3. LIABILITY FOR UNAUTHORIZED TRANSACTIONS — You agree to contact us at once if you believe the ATM CARD(s) issued to you or PIN has been lost or stolen or money is missing from your account(s). You also agree that if your monthly statement shows transactions which you did not make, and you do not contact us within 60 days after the statement was mailed to you, you may not get any money lost after that time. YOU AGREE THAT IF YOU GIVE YOUR ATM CARD(s) and PIN TO SOMEONE ELSE TO USE YOU ARE AUTHORIZING THEM TO ACT ON YOUR BEHALF AND YOU WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(s) BY THEM. You could lose all your money in the account(s) if you take no action to notify PSECU of the loss of your ATM CARD or PIN. Safeguard your Personal Identification Number (PIN). Do not tell or disclose your PIN to any other person. Do not write your PIN on your ATM CARD. Do not keep a written record of your PIN near your ATM CARD. Do not choose a PIN that is easily identifiable.

A new card may be ordered for you at that time and a "hold" will be placed on your old card. After such time, if you find your old card, destroy the old card by cutting it in half. If you attempt to use your old card, it will not work.

4. CHARGES — You agree to pay a 50 cent charge for each deposit or withdrawal exceeding 15 a month. You agree to pay the 50 cent penalty charge on any cash disbursement transaction (loan advance or share withdrawal) that is less than \$20. You agree to pay a 25 cent charge on each balance inquiry. You may incur a charge for any adjustment that needs to be made to your account resulting from an error you made while making a deposit at an Automated Teller machine (ATM). You agree to pay the charges or transaction fees which are charged by us for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time.

5. DEPOSITS — You agree that when you make a deposit at a STAR SYSTEMS ATM that we have the right to verify the deposit before we make the money available to you. If you deliver cash, checks or other items to a STAR SYSTEMS ATM, you understand and acknowledge that the funds from your deposit may not be available

**Electronic Funds Transfer, ATM Agreement and Regulation "E" Disclosure
(continued)**

for immediate withdrawal and that the availability of your deposit shall depend on our rules and regulations regarding the particular account in which you are making a deposit, the items that you are depositing and whether the deposit is made at a STAR SYSTEMS ATM that is owned by us or another financial institution. You also understand and acknowledge that not all STAR SYSTEMS ATMS may accept deposits and some STAR SYSTEMS ATMS may limit the amount of funds which may be deposited and that we may not control these limits.

6. LIABILITY — If the ATM CARD is issued for a joint account, you agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account. You agree that if you make deposits or payments to your account(s) with items other than cash (checks, drafts or other items) and we make funds available to you from such deposits prior to their collection, you agree that we may deduct the amounts of such funds from your account(s) which are not collected or, if the funds in your account(s) are insufficient at such time, you will promptly pay to us any amount of such funds which are not collected.

7. AMENDMENT OF THIS AGREEMENT — You agree that from time to time we may amend or change the terms of this agreement including amendments or changes to add further ATM CARD services or to amend or change the charges for these services. We may do so by notifying you in writing of such amendments or changes and your use of the ATM CARD after the effective date of any such amendment or change shall constitute your acceptance of and agreement to such amendment or change.

8. OWNERSHIP — You agree that the ATM CARD is our property and you will surrender it to us upon our request. You agree that the ATM CARD is non-transferable.

9. DISCLOSURES — You hereby acknowledge receipt of the disclosure statement informing you of your rights under the Electronic Funds Transfer Act and a copy of this Agreement.

REGULATION "E" DISCLOSURE

1. ELECTRONIC CHECK CONVERSION/ELECTRONIC RETURNED CHECK FEES — If you pay for something with a check or share draft, you may authorize it to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

2. SUMMARY OF CONSUMER LIABILITY —

• **ATM, ACH and SST** — Tell us at once if you believe your card has been lost or stolen. Telephoning is the best way to keep your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you believe your card has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time periods.

3. TELEPHONE NUMBER AND ADDRESS TO NOTIFY OF UNAUTHORIZED TRANSFERS —

• **ATM** — Contact PSECU at (800) 237-7328 EXT 3808 (nationwide) or (717) 234-8484 (in Harrisburg). After hours, follow the menu options on PSECU's voice mail system to report a lost or stolen card. For VISA Credit or Debit Cards, follow the directions for *Lost Card Notification* under the *VISA Credit Card Agreement and Truth-in-Lending Disclosures* section of this document.

• **ACH and SST** — Contact PSECU at (800) 237-7328 (nationwide) or (717) 234-8484 (in Harrisburg).

Or write to us at:

Pennsylvania State Employees Credit Union
P.O. Box 67013
Harrisburg, PA 17106-7013

PSECU Business Hours:

8:00 a.m. - 5:00 p.m. M - F
TDD (800) 472-1967 Nationwide
(717) 777-2100 in Harrisburg

4. FINANCIAL INSTITUTION'S BUSINESS DAYS —

• **ATM, ACH and SST** — PSECU's Business Days are Monday through Friday, Holidays not included.

5. TYPES OF ELECTRONIC TRANSFERS A CONSUMER MAY MAKE —

• **ATM** — Balance inquiries on checking, savings and PSL; withdrawals from checking/savings; cash advance from PSL; deposits to checking/savings; purchase goods and services at any accepting retail establishment.

• **ACH** — Preauthorized debits and credits to checking and savings.

• **SST** — Balance inquiries and transaction inquiries on all share, certificate and loan accounts; transfers from a share or certificate account to another account from your PSL to any share or loan account; withdrawal from any share except IRA shares or certificates.

6. ANY CHARGES FOR ELECTRONIC FUNDS TRANSFERS OR FOR THE RIGHT TO MAKE TRANSFERS —

- **ATM** — Fifty cents for each disbursement (cash advance or withdrawal less than \$20); fifty cents for each transaction over \$20 per month; 25 cent for each balance inquiry, and there may be an additional charge for any adjustment that needs to be made to the account of any member who makes an error while depositing at an Automated Teller machine (ATM).
- **ACH** — \$30 service charge for insufficient funds for each electronic transfer.
- **SST** — none

7. SUMMARY OF CONSUMER'S RIGHT TO RECEIVE DOCUMENTATION OF EFT'S —

- **ATM** — You are entitled to receive a printed receipt at the time of each transaction. You will receive a monthly statement showing the status of your account, any transactions made during the month, and any penalties or charges PSECU may impose during the month.
- **ACH and SST** — You will receive a monthly statement showing the status of your account, any transactions made during the month, and any penalties or charges PSECU may impose during the month.
- If you have arranged to have a direct deposit made to your account at least once every 60 days from the same person or company, you can call us at (800) 237-7328 to find out whether or not the deposit has been made.

8. STOP PAYMENT RIGHTS — PRE-AUTHORIZED TRANSFERS —

- **ATM and SST** — Not applicable
- **ACH** — Right to Stop Payment and Procedures for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at (800) 237-7328 (nationwide) or (717) 234-8484 (Harrisburg) or write us at Pennsylvania State Employees Credit Union, P.O. Box 67013, Harrisburg, PA 17106-7013, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- **Notice of Varying Amounts**. If these regular payments may vary in amount the person you are going to pay will tell you. 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers**. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages, unless we request and do not receive written confirmation of an oral stop payment within 14 days and the transfer takes place after 14 days, or you fail to give us proper instructions that would enable us to place the stop on the transfer.

9. SUMMARY OF THE FINANCIAL INSTITUTION'S FAILURE TO MAKE OR STOP CERTAIN TRANSFERS —

- **ATM** — If PSECU fails to complete a transaction on time or in the correct amount, when properly instructed by you, PSECU will be liable for damages caused by our failure unless: (1) there are insufficient funds in your account to complete the transfer; (2) the funds in your account are uncollected; (3) the funds are subject to legal process; (4) the transaction you request would exceed the funds in your account plus any available overdraft protection; (5) the STAR Systems, PLUS system has insufficient cash to complete the transaction; (6) your card has been reported lost or stolen and you are using the reported card; (7) PSECU has reason to believe that the transaction requested is unauthorized; (8) the failure is due to an equipment breakdown that you know about when you started the transaction at the STAR Systems, PLUS System; (9) the failure was caused by an act of God, fire, or other catastrophe, or by any other cause beyond control; (10) if you attempt to complete a transaction that, at a STAR Systems, PLUS System, or merchant terminal, that is not a permissible transaction listed above; or, (11) the transaction would exceed the security limitations on the use of your ATM CARD.

- **ACH and SST** — If PSECU fails to complete a transaction on time or in the correct amount, when properly instructed by you, PSECU will be liable for damages caused by our failure unless: (1) there are insufficient funds in your account to complete the transfer; (2) the funds in your account are uncollected; (3) the funds are subject to legal process; (4) the transaction you request would exceed the funds in your account plus any available overdraft credit; (5) PSECU has reason to believe that the transaction requested is unauthorized; (6) the failure was caused by an act of God, fire, or other catastrophe, or by another cause beyond control. In any case, PSECU shall be liable only for actual proven and not consequential damages if the failure to make the transaction resulted from a bona fide error despite PSECU's procedures to avoid such errors.

10. DISCLOSURE TO THIRD PARTIES —

- **ATM, ACH and SST** — PSECU will disclose information about your account to third parties: (1) when it is necessary to complete transactions; (2) to verify

**Electronic Funds Transfer, ATM Agreement and Regulation "E" Disclosure
(continued)**

The existence and standing of your account with PSECU upon request of third party, such as a credit bureau; (3) to comply with government agency or court orders; (4) in accordance with your written permission; (5) to comply with government or administrative agency summonses, subpoenas, or court orders; (6) on receipt of certification from a Federal Agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978, Regulation P, Privacy of Consumer Financial Information; and (7) when it is necessary to take legal action to recover shares.

11. STAR SYSTEMS SERVICES —

- **ATM Only** — You may use your ATM CARD with your Personal Identification Number (PIN) at STAR SYSTEMS located in Delaware, Maryland, New Jersey and Pennsylvania to conduct any of the following transactions for the accounts accessed by your ATM CARD:
 - Determine the account balance(s) of your Checking, your Regular Shares, and your Personal Service Loan (PSL).
 - Withdraw cash from your Checking and your Regular Shares.
 - Make a cash advance from your Personal Service Loan (PSL).
 - Deposit currency, checks, or drafts (coins are not acceptable) for transmission to PSECU for deposit in your Checking and your Regular Shares.

NOTE: There are limited locations in Maryland where deposits may be made. We wish to inform you that some ATMs located in these areas may only provide access to your Checking, your Regular Shares, and your Personal Service Loan. Not all ATMs may accept deposits. There may also be limits on the amount of funds which you may deposit in certain ATMs.

12. PLUS SYSTEM® SERVICES —

- **ATM Only** — You may use your ATM CARD with your Personal Identification Number (PIN) at any PLUS SYSTEM automated teller machine (PLUS SYSTEM ATM) located throughout the United States, Puerto Rico, Canada, Great Britain and Japan to conduct any of the following transactions on the accounts accessed by your ATM CARD:
 - Determine the account balance(s) of your Checking, your Regular Shares, and your Personal Service Loan (PSL).
 - Withdraw cash from your Checking and your Regular Shares.
 - Make a cash advance from your Personal Service Loan (PSL).

NOTE: Deposits are not available through PLUS SYSTEM ATMs.

These are the STAR SYSTEMS services currently available through the PLUS SYSTEM network. Other services may be offered in the future.

13. OTHER ATM NETWORK ACCESS —

- **ATM Only** — From time to time, PSECU may make arrangements with other ATM networks to grant access to ATM CARDs. PSECU shall inform you when such arrangements are made and describe the services that are available to you. Any charges will also be described.

14. PURCHASE TRANSACTIONS —

- **ATM Only** — You may use the ATM CARD to purchase goods and services ("Purchase") at any retail establishment ("Merchant") where ATM CARDs are accepted by such Merchant. The amount of all such Purchases will be deducted from your Checking. When you make a Purchase using the ATM CARD, you will be requesting PSECU to withdraw funds from your Checking in the amount of the Purchase and directing PSECU to pay these funds to such Merchant.

15. LIMITATIONS ON THE USE OF YOUR ATM CARD —

- **ATM Only** — You may withdraw up to \$500 per day from one or a combination of your accounts by using a ATM CARD provided the funds are available at a STAR SYSTEMS or PLUS SYSTEM ATM. In addition, you may withdraw/purchase up to \$500 at point of sale locations. PSECU reserves the right to reduce this daily limit at any time. In the event that your daily limit is less than \$500, PSECU will advise you of the new limitation. The day for withdrawal limits starts at 12 midnight each day and ends at 12 midnight the next day. For security purposes, there are also certain daily limitations on the frequency of use of the ATM CARD. However, these limitations are not revealed for security reasons. The Pennsylvania State Employees Credit Union is not obliged to maintain such limitations.

You will be denied use of your ATM CARD if you exceed the daily withdrawal/purchase limit. If you do not have adequate funds available in your account, do not enter the correct Personal Identification Number (PIN) or exceed the frequency of usage limitation. The receipt provided by the STAR SYSTEMS or PLUS SYSTEM ATM or Merchant terminal will tell you if this denial. There is a limit on the number of attempts permitted. Attempts to exceed the limit will result in machine retention of our ATM CARD. The number of attempts that result in machine retention is not revealed for security purposes.

16. ERROR RESOLUTION PROCEDURES —

- **ATM, ACH and SST** — In case of errors or questions about your transactions. Direct inquiries to PSECU at 800-237-7326 Nationwide, TDD (800) 479-1967 Nationwide, (717) 777-2100 in Harrisburg, or write PSECU at Pennsylvania State Employees Credit Union, P.O. Box 61011, Harrisburg, PA 17106-7013 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transaction on the statement or receipt. PSECU must hear from you no later than 60 days after it sent you the first statement on which the problem or error appeared. You must provide the following information: (a) Your name, account number and ATM CARD number (if a ATM transaction), or reference number (if Self-Service Telephone Transaction); (b) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need the information; and (c) The dollar amount of the suspected error.

If you tell PSECU orally, you must send your complaint or question in writing within 10 business days. PSECU will tell you the results of the investigation within 10 business days for STAR SYSTEMS, PLUS SYSTEM, SELF-SERVICE TELEPHONE, or DIRECT DEBIT/CREDIT TRANSACTIONS, or 20 days for STAR SYSTEMS purchase transactions. If we need more time, however, we may take up to 45 days for STAR SYSTEMS, PLUS SYSTEM, SELF-SERVICE TELEPHONE, or DIRECT DEBIT/CREDIT TRANSACTIONS or 90 days for STAR SYSTEMS purchase transactions. If PSECU decides to do this, it will recredit your account within 10 business days for the amount you think is in error if it is a STAR SYSTEMS, PLUS SYSTEM, SELF-SERVICE TELEPHONE, or DIRECT DEBIT/CREDIT transaction, or 20 business days if it is a STAR SYSTEMS purchase transaction. You will have the use of the money during the time it takes to complete the investigation. If PSECU does not receive your complaint or question in writing within 10 business days, PSECU may not recredit your account. If PSECU decides there is no error, you will be advised within three business days after the investigation is completed. You may ask for copies of the documents PSECU used in the investigation. If PSECU credits your account while investigating, you must repay those funds if PSECU concludes no error has occurred.

- **17. ATM SURCHARGE** — If you use an ATM that is not operated by us, you may be charged a fee by the ATM operator and by any national, regional or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction.

Notice To Consumers Using ATM's

- Be alert to your surroundings. If you doubt the safety of a particular location, choose another ATM.
- If the ATM has an entry door, close the door prior to initiating your transaction.
- Put your cash away immediately.
- Direct complaints concerning ATM security to an appropriate department of the owner of the ATM. New Jersey residents, you may call the New Jersey Department of Banking at (609) 292-7272.

For those members who purchase a vehicle under the DRIV Program, please review the following FTC Notice:

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

CUNA Mutual Insurance Society
5910 Mineral Point Road, Madison
Wisconsin 53701

Credit Life Insurance (cost per \$100 of monthly loan balance):
Single Credit Life - \$.070
Joint Credit Life - \$.123

Credit Disability Insurance:

Monthly Renewable Credit Disability Disclosure Form

The Schedule of Rates shown below are gross balance rates. This means the rates are applied to the sum of the periodic loan payments which remain to be paid on your loan. The rate we use is determined by the projected loan term of your loan (See your loan plan to find the projected term of your loan). For example, if the projected term of your loan is 24 months and the benefit plan is a 14 day nonretroactive, the rate for the term is .2287 per \$100 of gross balance. If the amount of your periodic loan payment is \$100, the gross balance of your loan during the first month of your loan is \$2,400 ($24 \times \100). Our charge to you for insurance for the first month of your loan term would be $\$2,400 \times .2287 \times 0.01$, or \$5.49. After you have made your first \$100 periodic loan payment, the gross balance of your loan would then be \$2,300 ($23 \times \100) and our charge to you for your insurance for the second month would be $\$2,300 \times .2287 \times 0.01$, or \$5.26, etc. The charges we actually make to you for your insurance are shown in your periodic statement which you receive from PSECU.

Please remember, whenever you add a new advance to your loan, you recast the loan and a new projected loan term is determined according to your loan plan.

Please note also that if the amount of your periodic loan payment is greater than the maximum benefit per month shown in the insurance schedule of your certificate of insurance, our charge to you is based on the sum of the maximum benefits per month times the number of periodic loan payments remaining to be paid on your loan. For example, if your periodic loan payment is \$400 and the maximum benefit per month is \$300 and you have 24 payments remaining to be paid, the gross balance of your loan for purposes of this insurance would be \$7,200 (not \$9,600) and our charge to you for insurance the first month would be \$16.47 ($\$7,200 \times .2287 \times 0.01$).

Pennsylvania Monthly Renewable Credit Disability Disclosure Rates Per \$100 of Coverage Per Month

Term	Rate								
1		31	1985	61	1388	91	1151		
2		32	1953	62	1382	92	1147		
3		33	1922	63	1369	93	1138		
4	4182	34	1894	64	1356	94	1132		
5	4352	35	1867	65	1350	95	1127		
6	4493	36	1835	66	1341	96	1123		
7	4163	37	1800	67	1330	97	1118		
8	3930	38	1783	68	1316	98	1115		
9	3724	39	1752	69	1314	99	1107		
10	3556	40	1732	70	1303	103	1102		
11	3416	41	1708	71	1292	104	1098		
12	3298	42	1690	72	1285	102	1094		
13	3154	43	1668	73	1275	103	1088		
14	3042	44	1647	74	1266	104	1082		
15	2932	45	1627	75	1259	105	1078		
16	2824	46	1608	76	1250	106	1075		
17	2750	47	1594	77	1244	107	1069		
18	2673	48	1572	78	1235	108	1066		
19	2594	49	1560	79	1227	109	1062		
20	2513	50	1538	80	1219	110	1058		
21	2458	51	1524	81	1213	111	1055		
22	2390	52	1509	82	1206	112	1050		
23	2336	53	1499	83	1198	113	1048		
24	2287	54	1481	84	1193	114	1044		
25	2234	55	1464	85	1186	115	1040		
26	2184	56	1456	86	1179	116	1035		
27	2139	57	1440	87	1174	117	1033		
28	2103	58	1424	88	1168	118	1029		
29	2070	59	1417	89	1161	119	1023		
30	2026	60	1402	90	1157	120	1020		

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102981
NO: 07-1071-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: PENNSYLVANIA STATE EMPLOYEES CREDIT UNION

vs.

DEFENDANT: LISA J. REDDINGER

SHERIFF RETURN

NOW, July 10, 2007 AT 12:10 PM SERVED THE WITHIN COMPLAINT ON LISA J. REDDINGER DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LISA J. REDDINGER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HAWKINS /

FILED

07-1071
NOV 30 2007

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	VAN ECK	3869	10.00
SHERIFF HAWKINS	VAN ECK	3869	20.00

Sworn to Before Me This

____ Day of _____ 2007

So Answers,

*Chester A. Hawkins
by Marilyn Hamer*

Chester A. Hawkins
Sheriff

PENNSYLVANIA STATE EMPLOYEES: IN THE COURT OF COMMON PLEAS
CREDIT UNION, : CLEARFIELD COUNTY, PENNSYLVANIA

Plaintiff :
: NO. 07-1071-CD

vs. :
:
LISA J. REDDINGER :
Defendant : CIVIL ACTION -LAW

PRAECIPE FOR JUDGMENT

Enter Judgment in favor of Plaintiff and against Defendant, Lisa J. Reddinger for want of
ANSWER TO COMPLAINT.

(X) Assess damages as follows:

Debt ----- \$8,200.99
Attorney's Commission----- \$1,665.19
Filing costs----- \$to be determined
TOTAL----- **\$9,866.18** plus costs

(X) I certify that the foregoing assessment of damages is for specified amounts
alleged to be due in the complaint and is calculable as a sum certain from the complaint.

(X) Pursuant to Pa.R.C.P. 237 (Notice of Praecipe for final judgment or decree), I
certify that a copy of this praecipe has been mailed to each other party who has appeared in the
action or to his/her Attorney of Record.

(X) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file
this praecipe was mailed or delivered to the party against whom judgment is to be entered and to
his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the
date of the filing of this praecipe and a copy of the notice is attached.

DATE: 2/20/08

Signature: Melissa L. Van Eck

Melissa L. Van Eck, Esquire
Attorney for Plaintiff
7810 Allentown Blvd., Suite B, Hbg., PA 17112
(717) 540-5406
ID#: 85869

NOW, February 22, 2008, JUDGMENT IS ENTERED AS ABOVE.

William A. Shaw
Prothonotary/Clerk, Civil Division
By: _____

Deputy

FILED
Atty pd.
2/22/08
FEB 22 2008
ICC Notice
to Def.

COPY

PENNSYLVANIA STATE EMPLOYEES: IN THE COURT OF COMMON PLEAS
CREDIT UNION, : CLEARFIELD COUNTY, PENNSYLVANIA

Plaintiff : NO. 07-1071-CD

vs. :

LISA J. REDDINGER :

Defendant : CIVIL ACTION -LAW

TO: Lisa J. Reddinger, Defendant

You are hereby notified that on February 22, 2008, the following (Order) (Degree) (Judgment) has been entered against you in the above captioned case for your failure to file an answer to the complaint. A Judgment in the total amount of \$9,866.18 plus costs is hereby entered.

DATE: 2/22/08



Prothonotary

I hereby certify that the name and address of the proper person(s) to receive this notice is:

Lisa J. Reddinger
625 Indian Road
Clearfield, PA 16830-3432

A: Lisa J. Reddinger, Defendant, Defendido/a (Defendidos/as)

Por este medio se le esta notificando que el _____ de
_____ del _____, el/la siguiente (Orden) (Decreto)
(Fallo) ha sido anotado en contra suya en el caso mencionado en el epigrafe.

FECHA: _____

Prothonotario

Certifico que la siguiente direccion es la del defendido/a segun indicada en el certificado de residencia:

Lisa J. Reddinger
625 Indian Road
Clearfield, PA 16830-3432

PENNSYLVANIA STATE EMPLOYEES: IN THE COURT OF COMMON PLEAS
CREDIT UNION, : CLEARFIELD COUNTY, PENNSYLVANIA
Plaintiff :
vs. : NO. 07-1071-CD
LISA J. REDDINGER :
Defendant : CIVIL ACTION -LAW

TO: LISA J. REDDINGER
625 Indian Road
Clearfield, PA 16830-3432

DATE OF NOTICE: December 7, 2007

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

David S. Mehollick, Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
(814)765-2641

By: 
Melissa L. Van Eck, Esquire
Attorney I.D. No. 85869
P.O. Box 6662
Harrisburg, PA 17112
717.540.5406
Attorney for Plaintiff

**PENNSYLVANIA STATE EMPLOYEES: IN THE COURT OF COMMON PLEAS
CREDIT UNION, : CLEARFIELD COUNTY, PENNSYLVANIA**

Plaintiff : NO. 07-1071-CD

vs. :

LISA J. REDDINGER :

Defendant : CIVIL ACTION -LAW

ENTRY OF APPEARANCE

Please enter the Appearance of Van Eck & Van Eck, P.C., as counsel for Plaintiff in the
above captioned action.

Respectfully Submitted,

VAN ECK & VAN ECK, P.C.

Date: 2/20/08

By: Melissa L. Van Eck
Melissa L. Van Eck, Esquire
Attorney I.D. No. 85869
Henry W. Van Eck, Esquire
Attorney I.D. 83087
P.O. Box 6662
Harrisburg, PA 17112
(717) 540-5406
Attorneys for Plaintiff

PENNSYLVANIA STATE EMPLOYEES: IN THE COURT OF COMMON PLEAS
CREDIT UNION, : CLEARFIELD COUNTY, PENNSYLVANIA
Plaintiff :
: NO. 07-1071-CD
vs. :
: LISA J. REDDINGER :
Defendant : CIVIL ACTION -LAW

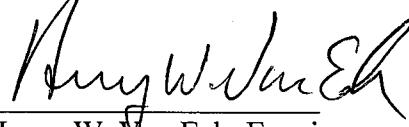
AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
: COUNTY OF DAUPHIN :

I, Henry W. Van Eck, Esquire, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, Lisa J. Reddinger, above named, is not a corporation and is an adult individual under the age of 21 years of age; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940 and its Amendments.

VAN ECK & VAN ECK, P.C.

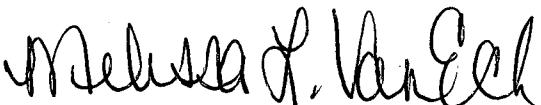
By:

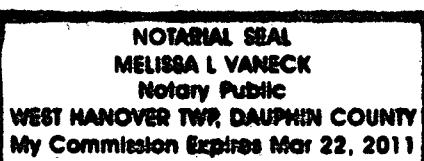

Henry W. Van Eck, Esquire
Attorney I.D. No. 83087
P.O. Box 6662
Harrisburg, PA 17112
717.540.5406
Attorney for Plaintiff

Sworn and subscribed to

before me this 20 day

February
of January 08

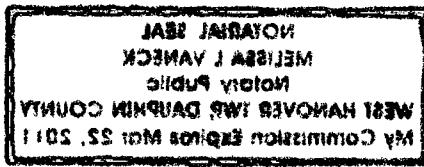

Notary Public



FILED

FEB 22 2008

William A. Shaw
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

Pennsylvania State Employees Credit Union
Plaintiff(s)

No.: 2007-01071-CD

OPY

Real Debt: \$9,866.18

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Lisa J. Reddinger
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 22, 2008

Expires: February 22, 2013

Certified from the record this 22nd day of February, 2008.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney