IMPORTANT INFORMATION ABOUT YOUR *VISA* ACCOUNT AND *VISA* CARD

Lost or Stolen Visa Card: If your ***VISA*** Card is lost or stolen or if you suspect it is lost or stolen or being used by someone else, you must tell us right away. You may contact us by calling the 24-hour toll-free number listed on the front of the ***VISA*** Statement. If you are outside North America, please call collect 727-577-2485. Operator assistance may be required.

Account Payments: You may make a payment on your ***VISA*** Account by mail or at any Canadian financial institution displaying the ***VISA*** logo either in branch, at an ATM, by telephone or over the Internet.
If you pay by mail, return the bottom portion of the Statement with your payment (payable to Home Trust ***VISA***) to the Payment Centre at the mailing address indicated on the front of the ***VISA*** Statement.
Home Trust will post payments to your ***VISA*** Account on the day of their receipt. Payments do not affect the amount of available credit until such payment has cleared.
Sufficient time is required for payments to reach the Payment Centre by the Due Date shown on the ***VISA*** Statement.

Pay Ahead Feature: As an added benefit, any time an Overpayment is made and the Overpayment satisfies the next month's Minimum Payment, the Visa Statement will display "zero" as the next Minimum Payment, however, interest will continue to be charged on the unpaid balance.

Interest Rate: The Interest Rate appears on the front of the ***VISA*** Statement.

Automated Teller Machine (ATM): You may use your ***VISA*** Card together with your Personal Identification Number (PIN) to obtain cash advances on your ***VISA*** Account at any ATM displaying the distinctive ***VISA*** logo. Cash Advances will be authorized in accordance with your available credit and up to a maximum of 100% of your credit line.

Account Transactions: You are responsible for all transactions made to your ***VISA*** Account. For your protection, please make sure you are dealing with a reputable merchant before you authorize an Account transaction over the telephone or the Internet or provide information about your ***VISA*** Account and/or ***VISA*** Card (e.g. ***VISA*** Account/Card number and/or expiry date).

The ***VISA*** Statement shows all charges recorded on your ***VISA*** Account since the Statement Date of your last ***VISA*** Statement. If you notice a mistake on your ***VISA*** Statement or if you need more information about a transaction, please contact us right away at the Customer Service toll-free telephone number indicated on the front of the ***VISA*** Statement. If you do not tell us of a mistake within 30 days of the Statement Date, the ***VISA*** Statement and our records will be considered accurate.

Change of Address: You are responsible for notifying us of any change of address within 10 days of moving either in writing, or by contacting our Card Centre by telephone at 1-877-727-6883.

Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City Province Postal Code

Home Phone ( ) - Business Phone ( ) -

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____