6. NOTICE OF LOSS, THEFT OR UNAUTHORIZED USE. No other person is permitted to use your Commercial Card or Commercial Card Account for Charges, for identification, or for any other reason. You agree to notify us immediately upon learning of the loss, theft, or possible unauthorized use by a third party of your Commercial Card. You may notify us by calling 1-800-443-0164. (Outside of the United States, please call collect at 712-722-7111.) You also agree to notify your Program Administrator as soon as possible after learning of the loss, theft, or possible unauthorized use of your Commercial Card or/and Commercial Card Account. In any case, your liability for unauthorized use of the Card by a third party will not exceed $50.00 or the amount on hand of money, property, or services obtained by such unauthorized use of the Commercial Card or/and the Commercial Card Account as we were not notified in writing of such Commercial Card or/and the Commercial Card Account is prohibited under this Agreement, you will be liable for your use of the Commercial Card or the Commercial Card Account for personal, family, or household purposes. In addition, if you permit anyone else to use the Commercial Card or to otherwise access the Commercial Card Accounts, such use of the Commercial Card or access to the Commercial Card Account will be considered unauthorized use.

7. CREDIT LINE; CASH ADVANCE LIMIT, COMPANY CREDIT LIMIT. The Company will establish a credit limit for the Commercial Card Account ("Credit Line"). Either we or the Company may, at any time, change your Credit Limit. You agree that you will not use your Commercial Card or your Commercial Card Account in any way that would cause the total outstanding amount of Charges on your Commercial Card to exceed your Credit Limit. We are not obligated to accept any Charges on your Commercial Card if the total outstanding Charges on your Commercial Card would exceed your Credit Limit, but, if we do, and if you are personally liable for your use of the Commercial Card and the Commercial Card Account (see Section 5 of this Agreement, above), you agree to repay all such Charges in accordance with the terms of this Agreement. If you are permitted to obtain Advances, the Company may establish a limit on the amount of Advances that you may obtain under the Agreement ("Cash Advance Limit"). We or the Company may, at any time, change your Cash Advance Limit. This Agreement does not give you the right to use your Commercial Card or your Commercial Card Account to obtain Cash Advances that would cause the total outstanding amount of Advances to exceed the Cash Advance Limit. If you exceed the Cash Advance Limit, you will be notified, without notice, such advance as your privilege to use your Commercial Card. We are not responsible for Advances that exceed the Cash Advance Limit has been exceeded; but, if we do, and if you are personally liable for your use of the Commercial Card and the Commercial Card Account (see Section 5 of this Agreement, above), you agree to repay all such Advances, plus any other applicable Charges, in accordance with the terms of this Agreement. Your Cash Advance Limit is a portion of your Credit Line and is only available to the extent that you have an amount available under your Credit Line. We will establish and notify the Company of a credit limit for the Commercial Account ("Company Credit Limit") which, in the discretion of the Company, may be reduced or increased at any time.

8. STATEMENTS. If you are responsible for the payment of all or a portion of your Cardholder Account (see Section 5 of this Agreement, above), we will send you a Statement ("Statement") on a periodic basis showing the amount you owe. The Statement will show separately the Purchases and Cash Advances, if any, that have been posted to your Cardholder Account since your last Statement. We may, at any time, change the way we handle the charges posted to your Cardholder Account during the billing period. If the Company is responsible for payment of Charges on your Cardholder Account, you may receive a statement of activity which shows the Charges on your Cardholder Account but is for information purposes only and not for billing purposes.

9. PAYMENT. If you are responsible for the payment of all or a portion of your Cardholder Account (see Section 5 of this Agreement, above), you agree to make the following payments:

(a) Upon receipt of the Statement, you promise to pay the Amount Due shown on your Statement. The "Amount Due" will be the full amount necessary to pay the entire balance of your Cardholder Account, including without limitation the full amount of all Purchases and Cash Advances charged to your Cardholder Account during the prior billing cycle. (b) If the Company and/or any other person has agreements with you for the return of your total liability in the event of default. (c) Any and all other charges for your use of this Cardholder Account but is for information purposes only and not for billing purposes.

Payments must be made to the address shown on your Statement. Payments made by mail must be accompanied by the return payment remittance information for any return of the Statement. Payments received at the address shown on your Statement before 21:00 p.m. on any business day will be credited on the next business day. Your business days are Monday through Friday, excluding federal holidays. During the summer, business days will be extended on the next business day, and applicable Finance Charges will continue to accrue. Payments can be made only at the address provided on the Statement. There may be a delay in accommodating payments received at a different location other than the address shown on your Statement until properly received. There may also be a delay in the posting of payments received after 21:00 p.m. On any return portion of your Statement does not accompany your payment if your return portion of the Statement is damaged and we are unable to identify your Account number.

Payments must be made in U.S. dollars on a federally insured depository institution located in the United States. We may apply payments to the amounts you owe in any order that we choose. We may, at our sole option and without notice to you, change the order in which we apply payments. You agree that if any return payment remittance information for any return of the Statement. Payments received at the address shown on your Statement before 21:00 p.m. on any business day will be credited on the next business day. Your business days are Monday through Friday, excluding federal holidays. During the summer, business days will be extended on the next business day, and applicable Finance Charges will continue to accrue. Payments can be made only at the address provided on the Statement. There may be a delay in accommodating payments received at a different location other than the address shown on your Statement until properly received. There may also be a delay in the posting of payments received after 21:00 p.m. On any return portion of your Statement does not accompany your payment if your return portion of the Statement is damaged and we are unable to identify your Account number.

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Any conditional check, money order, or any other instrument tendered with a restrictive endorsement or as a full satisfaction of a disputed debt must be sent to our address for billing error notices shown on each Statement and must conspicuously state the face amount of payment or in an accompanying letter that it is tendered for this purpose. If you make payment in any other way and we accept it, we will not have waived our right to collect any amount under this Agreement. In addition to accepting payments by mail, we may permit you to make payments by electronic means, including by telephone or internet, subject to any terms we may impose on these alternative methods of payment, including charging a fee for such service which we will inform you at that time. If you choose to pay by any of these means, you agree to pay this service fee. Payments made online before 1:30 p.m. ET and payments made by telephone by 11:59 p.m. ET on any business day will be credited to your account on the next business day and any applicable Late Fees will continue to accrue.

b) In addition to the payment obligations described in Subsection (a), you agree to pay us immediately, upon our request, the full amount of any outstanding balance exceeding your Credit Limit or Cash Advance Limit.

c) You agree to make all payments described in Subsections (a) and (b) of this Agreement on the dates such payments are due, whether or not the Company has reimbursed you for any or all of the Purchases, Cash Advances, or Charges identified on your Statement.

10. CREDIT BALANCE. If your New Balance is a credit balance, we will refund the amount of the credit to you promptly, if you request us to do so in writing, or as required by law. If you have a credit balance that is less than $1,000, or such other amount as we may determine, you may be able to request a refund of the telephone or if you have a credit balance at the end of a billing cycle and you have any unpaid Purchases, Cash Advances, or Charges, we may transfer the credit balances to such balances. Credit balances will not increase the amount of credit available to you from your Account.

11. FEES AND CHARGES. If you are responsible for the payment of all or a portion of your Cardholder Account (see Section 5 of this Agreement, above), you agree to pay us the following fees and Charges:

a) Annual Fee. Intentionally omitted.

b) Late Payment Fee. If you fail to make any required payment by the payment due date, you agree to pay us a Late Fee equal to three percent (3%) of the previous statement balance of your Cardholder Account, subject to a minimum amount of $10.

c) Cash Advance Fee. Each time you obtain a Cash Advance (if permitted), you agree to pay us a Cash Advance Fee to be added to your balance, whichever is greater, with a cap of $20 per advance.

d) Foreign Transaction Fee. When you use your Card in another country to obtain cash or to purchase services or products, we will charge your Account a Foreign Transaction Fee equal to our Issuer Fee of two percent (2%) of the U.S. Dollar amount of the transaction, plus a Card Association Fee (i) for Visa Card transactions in another country, we will charge your Account a Card Association Fee of one percent (1%) of the U.S. Dollar amount of the transaction; (ii) for MasterCard transactions in another country that are made in U.S. Dollars, we will charge your Account a Card Association Fee of eight-tenths of one percent (0.8%) of the U.S. Dollar amount of the transaction; or (iii) for MasterCard transactions in a currency other than U.S. Dollars, we will charge your Account a Card Association Fee of one percent (1%). The Issuer Fee is a FINANCE CHARGE.

e) Returned Payment Check Fee. If your payment, whether by check, EFT or other method is returned to us unprocessed because of insufficient funds, we may charge your Account a Returned Check Fee of $20.

12. CANCELLATION OR SUSPENSION. Regardless of what an event of default has occurred, we may cancel or suspend your privilege to use the Cardholder Account, terminate your Cardholder Account, or lower your Credit Limit at any time for any reason, and we will give you only such notice as is required by law. We may also terminate or suspend your use of ATMs or other electronic access terminals without such notice to you. If your Cardholder Account is suspended, it may be returned to active status with or without notice to you and at our sole discretion. In addition, the Company may request that you cancel your Cardholder Account any time. Your Cardholder Account will be cancelled automatically if the Company cancels or terminates. After cancellation or suspension of your Cardholder Account, you remain responsible for amounts owed on the Cardholder Account in accordance with the terms of this Agreement.

13. TERMINATION AND ACCELERATION. We may, at our sole option, terminate your Cardholder Account and demand that the full Balance of your Cardholder Account be paid in full under the following circumstances:

a) You fail to comply with the terms of this Agreement;

b) You become insolvent or bankrupt or die;

c) You exceed the maximum Credit Line or Cash Advance Limit on your Cardholder Account;

d) You or the Company use a check or instrument for which payment is dishonored;

e) Payment for Charges is past due;

f) You either have evidence or a reasonable belief that you are an improper use of your Commercial Card or Commercial Card Account has been or may be made;

g) We have evidence or a reasonable belief that the Company is unable or unwilling to meet all of its obligations, including, but not limited to, those relating to the Company Account;

h) The Company Credit Limit has been exceeded.

We may also enforce any of our other legal rights, including the right to charge you court costs and reasonable attorney fees as permitted by law. Late Payment Fees will continue to accrue on all Charges which are past due until such Charges have been paid in full.

14. RETURN OR SURRENDER OF COMMERCIAL CARD. If we terminate your Cardholder Account, you must destroy your Commercial Card or return it to your Program Administrator. If the Company asks you to surrender your Commercial Card to it for any reason, you must do so. If a merchant that accepts the Commercial Card asks you to surrender your expired or terminated Commercial Card, you must do so. You may not use the Commercial Card after it has expired, after we have terminated or suspended your Cardholder Account, or after your employment with the Company has ended. But, if you do, you will be liable for any such use.

15. FOREIGN EXCHANGE/CURRENCY CONVERSION. If you use your Card or Account in another country to obtain cash or to purchase goods or services in a currency other than U.S. Dollars, Visa or MasterCard (whichever applies) will convert the amount of the Charge in foreign currency into a U.S. Dollar amount. To make this conversion, Visa or MasterCard will use the procedure set forth in its respective operating rules. Those rules provide that Visa or MasterCard may make this conversion to U.S. Dollars using either (a) a government-managed rate or (b) a rate selected by Visa or MasterCard, as applicable, from a range of rates available in worldwide currency markets. In either case, the rate used will be the rate in effect on the applicable central processing date Visa or MasterCard, as applicable, processes the transaction; the transaction will be increased by the Foreign Transaction Fee (Issuer Fee and the Card Association Fee set forth in Section 11 (d) as applicable). The currency conversion rate in effect on the processing date may differ from the rate in effect on the date of your transaction. You agree to accept and pay the U.S. Dollar amount converted from a foreign currency as provided in this Section. For Visa card transactions, if a credit is subsequently given for a transaction, Visa will use the currency conversion procedure described above. The currency conversion rate in effect on the original transaction date may differ from the rate in effect on the date the transaction credit was issued. We will deduct the Card Association Fee and the Issuer Fee described above in Section 11 (d) of the Transaction from this amount. This means that the amount of the credit may be different from the amount that was originally charged to your Account for the transaction.

16. DISPUTES. If you have any questions, problems, discrepancies, or disputes concerning Charges on your Cardholder Account, you should notify your Program Administrator. Your Program Administrator must contact us, within sixty (60) days from the Closing Date of the Statement on which such charges first appear. After your Program Administrator contacts us, we will take all reasonable and appropriate steps to provide the information you request or to resolve your dispute. If you are responsible for the payment of all or a portion of your Cardholder Account (see Section 5 of this Agreement, above), we do not have to pay any amount in question while we are investigating your inquiry, but you must pay the part of your bill that is not disputed. No Late Fee will accrue because of the disputed amount pending resolution of your dispute, although such fees may be imposed retroactively. If it is determined that the disputed amount is properly payable, we are not responsible for any problem you have with any goods or services you purchase with your Commercial Card or Commercial Card Account. In the event of conflicting provision between this Agreement and the Commercial Card Program Agreement, the Commercial Card Program Agreement shall control as to a conflict of the two agreements.

17. RENEWAL CARDS. Unless otherwise revoked or terminated, your Commercial Card and Cardholder Account will be valid through the expiration date printed on the face of the Commercial Card. By accepting the issuance of the Commercial Card, you are requesting that we issue you a renewal Commercial Card before the current Commercial Card expires. We may continue to renew Commercial Card and are not obligated to do so.

18. TELEPHONE MONITORING. To help ensure quality customer service, your calls may be monitored or recorded for training and quality control purposes. All calls you make are treated confidentially.

19. ASSIGNMENT. We may assign your Cardholder Account and our rights under this Agreement without prior notice to you.

20. APPLICABLE LAW. The rights and obligations between you and us concerning the Commercial Card and Cardholder Account are governed by and interpreted according to federal law and the laws of the state of Pennsylvania, without regard to the conflict of laws principles of any jurisdiction. Any dispute between you and us will be decided under the laws of the state of Pennsylvania.

21. CHANGING THIS AGREEMENT. We have the right to change this Agreement, including changing the fees and Charges, as described in Section 11, above. We will give you notice of the change, to the extent required by applicable law, at the last address for you shown in our records.