



VISA CREDIT CARD

Application Form

OAS Staff FCU
 1889 F Street, NW • Washington, DC 20006
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Member Number

Choose the right one for you! Visa Classic Visa Platinum

APPLICANT'S NAME (First, Middle Initial, Last)			DATE OF BIRTH	SOCIAL SECURITY NO.
HOME PHONE	CELL PHONE	EMAIL ADDRESS		
PRESENT ADDRESS (Street, City, State, Zip)		SINCE	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	MONTHLY PAYMENT \$
NAME AND ADDRESS of nearest relative not living with you				PHONE NUMBER
PRESENT EMPLOYER	EMPLOYER'S ADDRESS (City, State, Zip)			EMPLOYED SINCE (year, month)
VISA STATUS	MONTHLY SALARY OR WAGES (A) \$	OTHER INCOME (B) \$	SOURCE OF OTHER INCOME	TOTAL MONTHLY INCOME (A+B) \$

NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WITH TO HAVE IT CONSIDERED.
 COMPLETE IF YOU LIVE IN A COMMUNITY PROPERTY STATE (AZ, CA, ID, LA, NM, NV, TX, WA, WI) OR IF YOU ARE APPLYING FOR JOINT CREDIT

CO-APPLICANT'S NAME (First, Middle Initial, Last)			DATE OF BIRTH	SOCIAL SECURITY NO.
HOME PHONE	CELL PHONE	EMAIL ADDRESS		
PRESENT EMPLOYER	EMPLOYER'S ADDRESS (City, State, Zip)			EMPLOYED SINCE (year, month)
VISA STATUS	MONTHLY SALARY OR WAGES (A) \$	OTHER INCOME (B) \$	SOURCE OF OTHER INCOME	TOTAL MONTHLY INCOME (A+B) \$

AGREEMENT: By signing below I guarantee that the information I've provided on this form to be true and correct. I understand that, if approved, my OAS FCU visa card will be ruled by the rules set forth in the Agreement attached to this application. I have read, understood, and am hereby bound by the Visa Credit Card Agreement and Disclosure attached to this application. OAS, IADB and IICA employees please pay special attention to point 8 of the Agreement and Disclosure. I understand and agree that the Credit Union has the authority to impress and enforce a lien on all present and future shares in my name to the extent of that portion of the loan balance which may be in default, including costs of collection and attorneys' fees.

If my application is approved, I would like to request one or more balance transfers to my new card.

If my application is approved, I will be requesting one or more additional authorized user cards on my account.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

FOR CREDIT UNION USE ONLY

<input type="checkbox"/> APPROVED	LIMIT AMOUNT \$ _____	COMMENT: _____
<input type="checkbox"/> REJECTED		
<input type="checkbox"/> CREDIT COMMITTEE	<input type="checkbox"/> LOAN OFFICER	
_____ SIGNATURE	_____ DATE	_____ SIGNATURE
_____ SIGNATURE	_____ DATE	_____ SIGNATURE
_____ SIGNATURE	_____ DATE	_____ SIGNATURE

INTEREST RATES AND INTEREST CHARGES

Term	Visa Classic	Visa Platinum
Annual Percentage Rate (APR) for purchases, Cash Advances and Balance Transfers*	8.99% - 17.99% rate will vary based on your individual creditworthiness	10.99% - 15.99% rate will vary based on your individual creditworthiness
Other Annual Percentage Rates (APR)	Cash advance APR (*): 8.99% - 17.99% Balance transfer APR (*): 2.25% for the first year* Default Rate: 4% above approved rate**	Cash advance APR (*): 10.99% - 15.99% Balance transfer APR (*): 2.25% for the first year* Default Rate: 4% above approved rate**
Method of Computing the Balance and Finance Charge for Purchases, Cash Advances and Balance transfers	For Purchases: Average Daily Balance, including new purchases. Method G (see Visa agreement and disclosure details) For Cash Advances and Balance Transfers: Average Daily Balance, including new advances. Method F (see Visa Agreement and disclosure details)	
Grace period for repayment of the balance for Purchases, Cash Advances and Balance Transfers	Purchases: Your due date is 25 days after the close of each billing cycle. We do not charge your interest in your purchases if you pay your entire balance by the due date each month. Cash Advances and Balance Transfers: There is no grace period, finance charge is calculated and accrued from day of advance/transfer.	
Variable Rate Information	The APR on your card is variable, and may change quarterly. OAS FCU's APR is based on the Prime Rate as Index, to which a margin is added. Additionally, the initial rate of the individual member depends on his/her creditworthiness, and has a margin of an additional 0 to 9 percentage points more than the lowest listed rate for Visa Classic, or 0 to 5 percentage points more than the lowest listed rate for Visa Platinum.	
Minimum Monthly Payment	2.5% of balance due or \$25, whichever is greater	2.5% of balance due or \$100, whichever is greater
Annual Fee	None	\$65
Minimum Finance Charge	N/A	
International Transaction Fee	1.5% of the converted US dollar amount of any purchase or cash advance performed outside of the U.S.	

* You must be a member in good standing for the past 6 months to request balance transfers, and you must have the amount of the transfer available to use on your card, or request a credit limit increase, which will require a credit evaluation. After the 12 month-period of this offer ends, the rate on the remaining balance will become the standard rate on your card.

** This APR may be applied to the entire balance you owe if you are 60 days late in your minimum monthly payment.

SETUP AND MAINTENANCE FEES		TRANSACTION FEES		PENALTY FEES	
Application Fee:	None	Balance Transfer Fee:	None	Late-Payment Fee (If not paid within 10 days of due date):	\$25.00
Card Replacement Fee:	\$15	Cash Advances at ATM Fee:	None	Over-the-Credit-Limit Fee:	None
Card Reissue Fee:	None	Expedited Payment Fee:	\$15	NSF (returned check) Fee:	\$25.00
PIN Replacement Fee:	\$15	Reset Internet access (eZcardinfo)	\$15		
Temporary Limit Increase Fee:	\$15	(No charge if you perform the reset yourself)			

OAS FCU VISA CREDIT CARD AGREEMENT AND DISCLOSURE

The following is an agreement between the OAS Staff Federal Credit Union ("Credit Union", "OAS FCU") and the applicant(s) or persons requesting a VISA credit card Classic or Platinum either on paper, on-line or orally, and use the Card, and any authorized users. The purpose of this Agreement is to establish the terms and conditions of a Line of Credit.

In this Agreement, the words "I" or "my" mean each person who applies for the Card or who uses the Card or any duplicate or replacement Card. The word "Card" means my Visa credit card and duplicates or replacements of said card. The word "Account" means my Visa credit card line of credit account with the Credit Union.

1. I have applied for a line of credit account that I may access by means of a Visa credit card and use from time to time and which may be replenished by payment on amounts previously advanced.

2. This agreement and receipt of the required disclosures and use of the Card establishes my request for the issuance of the Card and my agreement to be bound by its terms and to repay all balances outstanding, including any fees and charges that may be assessed in connection with the Account. I understand and agree that the following terms and conditions will apply: **(A)** I may use the Visa credit card to obtain credit up to the credit limit approved by OAS FCU. **(B)** The Credit Union approved my application based on my credit worthiness. **(C)** The Credit Union is authorized to obtain and use my credit report to evaluate my credit worthiness until this Agreement is terminated and to disclose information about my Account to credit bureaus and other creditors that inquire about my credit standing to the extent permitted by law. **(D) Terms and Conditions:** I will comply with all of the terms and conditions established by OAS FCU's Board of Directors pertaining to the use of my Card. The terms and conditions also include those that will be furnished to me at the time I receive my Card. **(E) Lost Card Notification:** If I suspect my Card or Personal Identification Number (PIN) is Lost or Stolen, I should report it immediately by calling 1 (800) 423 7503 (available 24 hours, 7 days of the week) or 1-410-581-9994 (accepts collect calls). **(F) Liability for Unauthorized Use:** I understand that my total liability to the Credit Union is fifty dollars (\$50) for any Card transaction resulting from the loss, theft, or other unauthorized use of my Card. **(G) Ownership of the Card and PIN:** The Card and PIN remain the property of OAS FCU and must be recovered and surrendered to the Credit Union upon our request or the Termination of this Agreement. **(H) Notice to Co-borrower or Co-signer:** If I am undertaking this agreement as co-borrower or co-signer, I am being asked to guarantee this debt. OAS FCU has advised me to 'Think Carefully' before I do so. If the borrower does not repay the debt, I will have to. I should be sure that I can afford to do so, and that I want to accept this responsibility. I may have to pay late fees or collection costs, which increase this amount. The Credit Union can collect this amount from me without first trying to collect it from the borrower. The Credit Union can use the same methods against me that can be used against the borrower, such as by suing me, garnishing my wages, etc. If this debt is ever in default, that fact may become part of my credit record. I waive the right to require OAS FCU to attempt to collect this account from the principal borrower first. By undertaking this agreement, I agree to be equally and severally responsible for all amounts owed under this agreement. I understand that all the terms of this agreement apply to me as well as the principal borrower and I waive any requirement not otherwise expressly required by

applicable law to be notified as to any changes in the terms of this agreement. **(I) Rate Offer for Credit Card Balance Transfers:** I may take advantage of the Special Rate on Balance Transfers offered by OAS FCU at any time. This special offer will apply an Annual Percentage Rate of 2.25% to any transfer amounts from other credit cards to my OAS FCU Visa Card for 12 months from the date of transfer. I understand that, in order for any transfer requests(s) to be processed: **(I.1)** my deposit accounts and all my debts with OAS FCU must have been current and up to date the 6 months prior to my request(s), **(I.2)** funds must be available on my Visa Card account to exceed the amount of the transfer(s), or my request will be denied. If denied, I will have the option to request an extension to the limit of my Card, for which I will undergo a credit worthiness and repayment ability evaluation. I understand that it may be denied. **(J) Cardholder Responsibility:** If OAS FCU issues me a Card, I agree to repay all debts and the **FINANCE CHARGE** arising from the use of the Card and any fees or charges associated with the Account. For example, I am responsible for charges made by anyone else to whom I give the Card, and this responsibility continues until the Card is recovered. I understand that I remain liable where I have given a Card to someone else who uses the Card number and expiration date to make purchases over the Internet after I have received the physical plastic Card back. I may request (in writing on the appropriate form) that a Card be issued to anyone I designate as an authorized user. The Credit Union may refuse to issue the Card to an authorized user, for any reason not prohibited by applicable law. I cannot disclaim my responsibility for the Account by notifying OAS FCU, but if any person obligated to repay the Account requests in writing that the Account be closed, the Credit Union will close the Account upon the return of all Cards. My obligation to repay the Account continues even though another person by agreement or court order may be directed to pay the Account. Any person who uses the Card is liable for the charges resulting from that use. Any person who accepts the Card by filling an application or using the Card after requesting it orally becomes jointly and severally liable for all charges on the Account, including **FINANCE CHARGES** and fees and costs. **(K.1) Monthly Payment for Visa Classic:** OAS FCU will mail or deliver a statement every month showing my Previous Balance of purchases and cash advances, the current transactions on my Account, the Credit Limit and Amount of Credit Available, the New Balances of purchases and cash advances, the Total New Balance, the Finance Charge due as of the statement date, and the Minimum Payment Required. Every month I agree to pay at least the Minimum Monthly Payment. I may repay the entire balance or any portion at any time and doing so will reduce the Finance Charge. If the outstanding balance of my account is \$25.00 or less, it will be payable in full. The required Minimum Monthly Payment will be the greater of (a) \$25.00 or (b) 2.5% of that portion of the outstanding balance that does not exceed my credit limit, plus the entire portion of the outstanding balance in excess of my credit limit, plus any amount past due. **(K.2) Monthly Payment for Visa Platinum:** The Credit Union will mail or deliver a statement every month showing my Previous Balance of purchases and cash advances, the current transactions on my Account, the Credit Limit and Amount of Credit Available, the New Balances of purchases and cash advances, the Total New Balance, the Finance Charge due as of the statement date, and the Minimum Payment Required. Every month I agree to pay at least the Minimum Monthly Payment. I may repay the entire balance or any portion at any time and doing so will reduce the Finance Charge. If the outstanding

balance of my account is \$100.00 or less, that balance will be due in full. The required Minimum Monthly Payment will be the greater of (a) \$100.00 or (b) 2.5% of that portion of the outstanding balance that does not exceed my credit limit, plus the entire portion of the outstanding balance in excess of my credit limit, plus any amount past due. **(L) FINANCE CHARGE:** Finance Charges will be assessed on outstanding balances. Finance Charges for new and existing balances are variable and are based on the Prime Rate as published by the Wall Street Journal (Index), rounded to the next 0.7125% plus a margin of at least 5.74%, depending on my credit. The **FINANCE CHARGE** calculation methods on Cash Advances and Balance Transfers (Method F) and Credit Purchases (Method G) applicable to the Account are described below and are also described on the back of the monthly billing statement.

(L.1) For Visa Classic accounts

Method F – For Cash Advances and Credit Card Balance Transfers – Subject to this method, no grace period is provided on new Cash Advances and/or Balance Transfers. **Finance Charge.** The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate of at least 0.749% to 1.499% depending on my credit, which is an **ANNUAL PERCENTAGE RATE** of 8.99% to 17.99%, to the average daily balance of Cash Advances and/or Balance Transfers, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Balance Transfers) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Balance Transfers), any new Cash advances and/or Balance Transfers as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, any new Cash Advances and/or Balance Transfers as posted), and subtracting any payments as received and credits as posted to my account, but excluding any unpaid Finance Charges. **Finance Charge for Credit Card Balance Transfers during Special Rate Period.** The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate of 0.187% which is an **ANNUAL PERCENTAGE RATE** of 2.25%, to the average daily balance of Balance Transfers, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Balance Transfers is determined by adding to the Previous Balance of Balance Transfers, any new Balance Transfers as of the transaction date or the first day of the billing cycle in which posted, whichever is later and, if applicable, any new Balance Transfers as posted, and subtracting any payments as received and credits as posted to my account, but excluding any unpaid Finance Charges. **Method G – For Purchases –** The grace period on the new purchases will apply only if the Account Balance is paid in full or there is a zero balance at beginning of the cycle; otherwise there will be a finance charge on purchases which accrues from the date of posting. **Finance Charge.** The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate of at least 0.749% to 1.499%, depending on my credit, which is an **ANNUAL PERCENTAGE RATE** of 8.99% to 17.99%, to the average daily balance of Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Purchases any new Purchases posted to my account as of the transaction date or the first day of the billing cycle in which posted (whichever is later), and subtracting any payments as received and credits posted to my account, but excluding any unpaid Finance Charges.

(L.2) For Visa Platinum accounts

Method F – For Cash Advances and Credit Card Balance Transfers – Subject to this method, no grace period is provided on new Cash Advances and/or Balance Transfers. **Finance Charge.** The Finance Charges for a

billing cycle are computed by applying the monthly Periodic Rate of 0.916% to 1.332%, which is an **ANNUAL PERCENTAGE RATE** of 10.99% to 15.99%, to the average daily balance of Cash Advances and/or Balance Transfers, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Balance Transfers) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Balance Transfers), any new Cash advances and/or Balance Transfers as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, any new Cash Advances and/or Balance Transfers as posted), and subtracting any payments as received and credits as posted to my account, but excluding any unpaid Finance Charges. **Finance Charge for Credit Card Balance Transfers during Special Rate Period.** The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate of 0.187% which is an **ANNUAL PERCENTAGE RATE** of 2.25%, to the average daily balance of Balance Transfers, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Balance Transfers is determined by adding to the Previous Balance of Balance Transfers, any new Balance Transfers as of the transaction date or the first day of the billing cycle in which posted, whichever is later and, if applicable, any new Balance Transfers as posted, and subtracting any payments as received and credits as posted to my account, but excluding any

unpaid Finance Charges. **Method G – For Purchases –** The grace period on the new purchases will apply only if the Account Balance is paid in full or there is a zero balance at beginning of the cycle; otherwise there will be a finance charge on purchases which accrues from the date of posting. **Finance Charge.** The Finance Charges for a billing cycle are computed by applying the monthly Periodic Rate of at least 0.749% to 1.499%, depending on my credit, which is an **ANNUAL PERCENTAGE RATE** of 8.99% to 17.99%, to the average daily balance of Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Purchases any new Purchases posted to my account as of the transaction date or the first day of the billing cycle in which posted (whichever is later), and subtracting any payments as received and credits posted to my account, but excluding any unpaid Finance Charges.

3. Default and Termination. I acknowledge and agree that I will be in default under this Agreement and the Credit Union may terminate this Agreement under the following conditions: **(A)** if I do not make any required payment by the date it is due; **(B)** if I fail to comply with or observe any of the terms, conditions or provisions of this Agreement; **(C)** if I begin, or if any other person puts me in, a bankruptcy, insolvency or receivership proceeding; **(D)** if I have furnished to OAS FCU any credit information which is materially incorrect in any respect; **(E)** if I attempt to make purchases or cash advances in excess of my credit limit without permission by the Credit Union; **(F)** upon adverse change in my creditworthiness; or **(G)** if I die.

4.1 Effect of Default – Default APR: If I am in default under this Agreement, at the option of OAS FCU, the Credit Union can require immediate payment of all amounts I owe under my account. If I am in default by 60 days, OAS FCU may increase the APR of my account to the 'Default APR' of 4 base points above my current rate before defaulting (+4% APR). This 'Default APR' will revert to the lower rate once I have made six consecutive minimum payments by the payment due date. **4.2 Effect of Default – Lien on Shares:** I understand and agree that the Credit Union has the authority to impress and enforce a lien on all present and future shares in my name to the extent of that portion of the loan balance which may be in default, including costs of collection and attorneys' fees.

5. Collection Costs and Fees: I agree to pay all fees and costs incurred by the Credit Union in collecting my indebtedness or by enforcing this agreement, including reasonable attorneys' fees up to of 15% of my unpaid balance, or such greater amount as may be reasonable and just, and also those costs, expenses and attorneys' fees incurred in appellate proceedings.

6. Non-waiver of Rights: OAS FCU may delay enforcing any of its rights under this Agreement without losing those rights. The Credit Union may accept late payments or partial payments without losing any of its rights under this Agreement. If I mark a check Full and Final Payment, OAS FCU may endorse and cash the check and the negotiation of the check will not constitute accord and satisfaction unless the amount paid is equal to the amount of any outstanding balance owed by me or such other amount as I will have agreed in writing with the Credit Union represents full payment.

7. Change in Terms. I understand that OAS FCU reserves the right to change the terms of this Agreement including the rate of the **FINANCE CHARGE** upon giving notice required by law; provided that such change will not apply to the balance due for past charges if no additional charges are made hereunder after such change. If additional charges are made, such change of the FINANCE CHARGE will apply to the balance due for past charges.

8. Termination of Employment (OAS, IADB and IICA employees only). I agree that the entire unpaid outstanding balance will become immediately due and payable if my employment with the General Secretariat of the Organization of American States, Inter-American Defense Board, or IICA is terminated for any reason. I hereby authorize the General Secretariat of the OAS/IADB/IICA to deduct from all money due to the credit union as salary, severance pay, accrued compensation for annual leave or for any other reason the amounts so due and payable. If the aforementioned money due to the credit union from the General Secretariat/IADB /IICA is insufficient to cover the unpaid balance and accrued interest, I hereby authorize the Retirement and Pension Fund of the General Secretariat to deduct the difference from my retirement account.

9. Prepayment. As a holder of a Visa credit card, I understand that I can repay any outstanding balance prior to maturity in whole or in part at my option without penalty.

10. Notice upon Termination. If my line of credit is to be terminated by OAS FCU, I will receive written notice of such termination; however, I understand and acknowledge that such termination will not affect my obligation to pay any outstanding balance.

11. Periodic Review: I understand that the Credit Union's Credit Committee will review my loan file from time to time, and I hereby give my permission to and authorize OAS FCU to obtain and use my credit report to investigate and evaluate my creditworthiness.

12. Reapplication: I understand that a re-application by me and approval by the Loan Officer may be required if the credit limit is increased, or there is an adverse change in my creditworthiness.

13. Other Loans: I understand and agree that if any Credit Union loans become delinquent or past due, my VISA® credit card may be revoked, at the Credit Union's option.

14. Severability and Applicable Law: All rights, duties and obligations of this Agreement will be subject to and interpreted under the laws of the District of Columbia. We agree that all personal jurisdiction and venue will be in a court of the District of Columbia as the Credit Union may select. If any part of

this Agreement is invalid under state or federal laws or regulation, the remainder will remain in effect.

15. (1) Annual fee Visa Classic: There is no ANNUAL FEE to have and use my OAS FCU Visa Classic Credit Card. **15. (2) Annual fee Visa Platinum:** There is an ANNUAL FEE of \$65 to have and use my OAS FCU Visa Platinum card; this fee will be assessed and charged every year on the anniversary month of the establishment of my OAS FCU Visa Platinum account.

16. Late Charges: If the Minimum Due Payment shown on any statement is not received within 27 days after the due date shown on my monthly statement, OAS FCU will charge me a 'late charge fee'. **17. Over-limit Fee:** The Credit Union will not charge an Over-limit Fee. However, whatever amount is over the limit at the end of the billing cycle will be added to the next minimum monthly payment.

18. Returned Check Fee: If I make payment on my account with a check, draft, or electronic payment (ACH) and the payment is not honored, or is returned for any reason, OAS FCU has the option of charging my account a 'Returned Check Fee'.

19. Charge for resetting eZcardinfo: If I have access to my Visa account online through the eZcardinfo system and I request that OAS FCU reset this system on my behalf for whatever reason, I will be charged a fee for such an action. If I reset the system on my own, I will incur no charge.

20. Other Fees: The amount of any fee charged will be according to the fees listed on the Interest Rates and Interest Charges table, which appears on page 2 of this document. I understand that these fees may change from time to time, at OAS FCU's discretion.

21. Returns and Adjustments: Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by sending OAS FCU a credit, which it will post to my Account. If credits and payments exceed what I owe the Credit Union, the principal balance will be a negative balance. If, after six months there is still a negative balance, OAS FCU will refund the balance by depositing the amount in my regular share account and bring the Account balance for the Card to zero (\$0).

22. Plan Merchant Disputes: The Credit Union is not responsible for the refusal of any plan merchant or financial institution to honor my Card. OAS FCU is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card only if I have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant, and (a) my purchase was made in response to an advertisement the Credit Union sent me or participated in sending me, or (b) my purchase cost more than \$50 and was made from a plan merchant in my state or within 100 miles of my home. Any other dispute I must resolve directly with the plan merchant.

23. Illegal Use: Any financial service provided by OAS FCU may be used for any transaction permitted by law. I agree that illegal use of any financial service will be deemed a breach of this Agreement and an action of default. Upon such breach, the Credit Union may immediately terminate my use of the Account and notify me of the termination within a reasonable period. I further agree, should illegal use occur, to waive any right to sue OAS FCU for such illegal use or any activity directly or indirectly related to it. I also agree that I will indemnify, defend, and hold the Credit Union harmless from any suits or other legal action or liability, arising directly or indirectly out of or related to such illegal use.