



# NCBA PAC Credit Card Terms of Use

1. **Introduction** Welcome to the NCBA PAC Credit Card Portal. By accessing or using our services, you agree to comply with and be bound by these Terms of Use. Please read them carefully.
2. **Eligibility** To use the NCBA PAC Credit Card Portal, you must be at least 18 years old, have a valid personal credit card, and not be a foreign national. You must have executed the NCBA PAC Authorization Form, certify that you are making this contribution with a personal credit or debit card using your own funds, and have reviewed and agreed to both the NCBA PAC Privacy Policy and these Terms of Use.
3. **Account Security** You are responsible for maintaining the confidentiality of your account information, including your username and password. You agree to notify us immediately of any unauthorized use of your account.
4. **Use of Services** You agree to use the NCBA Credit Card Portal only for lawful purposes. You must not use the portal to engage in any fraudulent, abusive, or illegal activity.
5. **Fees and Charges** All fees and charges associated with the use of NCBA PAC's credit card portal are outlined in your credit card agreement. You are responsible for paying any applicable fees and charges.
6. **Privacy** Your privacy is important to us. Please review our Privacy Policy to understand how we collect, use, and protect your personal information.
7. **Limitation of Liability** NCBA PAC is not liable for any direct, indirect, incidental, or consequential damages arising from your use of the credit card portal.
8. **Changes to Terms** We reserve the right to modify these Terms of Use at any time. Any changes will be posted on the portal, and your continued use of the services constitutes acceptance of the revised terms.
9. **Contact Information** If you have any questions or concerns about these Terms of Use, please contact us at [nathan@creditorsbar.org](mailto:nathan@creditorsbar.org).