



MEMBERS CREDIT UNION
 126 E. Putnam Ave. 2W
 Cos Cob, CT 06807
 Phone: (203) 622-6050
 Fax: (203) 622-6051
 Website: www.memberscu.coop



**VISA PLATINUM/VISA CLASSIC
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 9.99% Visa Classic 14.99%
APR for Balance Transfers	Visa Platinum 9.99% Visa Classic 14.99%
APR for Cash Advances	Visa Platinum 9.99% Visa Classic 14.99%
Penalty APR and When it Applies	Visa Platinum 18.00% Visa Classic 18.00% This APR may be applied to your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
Transaction Fees	
- Balance Transfer Fee	None
- Cash Advance Fee	\$10.00
- Foreign Transaction Fee	None
- Transaction Fee for Purchases	None

Penalty Fees

- Late Payment Fee	Up to \$25.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of October 1, 2016

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	None	
Document Copy Fee	None	
Rush Fee	\$20.00	
PIN Replacement Fee	None	
Card Replacement Fee	\$10.00	
Pay-by-Phone Fee	\$10.00	