



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 CLASSIC
 CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Disclosure is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.
 Please keep this attached to your LOANLINER Consumer Credit Card Agreement.

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 14.99% |
| APR for Balance Transfers | 14.99% |
| APR for Cash Advances | 14.99% |
| Penalty APR and When it Applies | 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. |
| Paying Interest | 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. We will begin charging interest on balance transfers and cash advances on the transaction date. |
| 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 | None |
| - 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)." See your account Agreement for more details.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

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|----------------------|---------|--|
| 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 | |

Periodic Rates:

The Purchase APR is 14.99% which is a monthly periodic rate of 0.8325% .
The Balance Transfer APR is 14.99% which is a monthly periodic rate of 0.8325% .
The Cash Advance APR is 14.99% which is a monthly periodic rate of 0.8325% .
The Penalty Rate APR is 18.00% which is a monthly periodic rate of 1.5000% .