MECU
Putting you first™
1205 E Algonquin Road
Schaumburg, IL 60196
847.576.5199
Toll-free: 877.270.6392
mecu.org

LOANLINER® VISA

VISA PLATINUM/VISA PLATINUM REWARDS/ VISA PLATINUM CASH BACK APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **0.00%** Introductory APR for 180 days from the issuance of the card. After that your APR will be **9.90%** **to 18.90%** based on your creditworthiness. **Visa Platinum Rewards** **0.00%** Introductory APR for 180 days from the issuance of the card. After that your APR will be **11.90%** **to 20.90%** based on your creditworthiness. **Visa Platinum Cash Back** **0.00%** Introductory APR for 180 days from the issuance of the card. After that your APR will be **10.24%** **to 19.24%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum** **0.00%** Introductory APR for 180 days from the issuance of the card. After that your APR will be **9.90%** **to 18.90%** based on your creditworthiness. **Visa Platinum Rewards** **0.00%** Introductory APR for 180 days from the issuance of the card. After that your APR will be **11.90%** **to 20.90%** based on your creditworthiness. **Visa Platinum Cash Back** **0.00%** Introductory APR for 180 days from the issuance of the card. After that your APR will be **10.24%** **to 19.24%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

©CUNA Mutual Group 2009, 10, 12 All Rights Reserved

SEE BACK OF PAGE for more important information about your account.

APR for Cash Advances	**Visa Platinum** **9.90%** **to 18.90%** when you open your account, based on your creditworthiness. **Visa Platinum Rewards** **11.90%** **to 20.90%** when you open your account, based on your creditworthiness. **Visa Platinum Cash Back** **10.24%** **to 19.24%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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	
Transaction Fees - Foreign Transaction Fee	**1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to **$20.00** Up to **$25.00**

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

Effective Date.
The information about the costs of the card described in this application is accurate as of December 1, 2012.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	$20.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	$25.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	$12.00
Rush Fee	$15.00
Emergency Card Replacement Fee	$150.00
Card Recovery Fee	$65.00
Representative-Assisted Expedited Payment Fee	$5.00