



**MIDWEST
MEMBERS**
Credit Union

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**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Elite Introductory APR for a period of six billing cycles. After that, your APR will be . Visa Platinum Visa Premier
APR for Balance Transfers	Visa Elite Visa Platinum Visa Premier
APR for Cash Advances	Visa Elite Visa Platinum Visa Premier
APR for Installment Plans	Visa Elite to , depending on the length of the selected payment term, your creditworthiness, and other factors, for qualifying members. Visa Platinum to , depending on the length of the selected payment term, your creditworthiness, and other factors, for qualifying members. Visa Premier to , depending on the length of the selected payment term, your creditworthiness, and other factors, for qualifying members.
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 or Interest Avoidance Balance by the due date each month.

SEE NEXT PAGE for more important information about your account.

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 transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Elite:

The Introductory APR for purchases will apply to transactions posted to your account during the first 180 days following issuance of your card.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

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

Installment Plan:

We may offer you an Installment Plan which allows you to pay eligible charges over time, with interest at a non-variable rate. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms, including the APR, that will apply to that Installment Plan. Your ability to create an Installment Plan is based on factors including, but not limited to, the transaction amount, payment term length you choose, and your creditworthiness.

For California Borrowers, the Visa Elite, Visa Platinum and Visa Premier are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Emergency Card Replacement Fee:

\$25.00.

Rush Fee:

\$20.50.

Statement Copy Fee:

\$30.00 per document.