



Our Future Revolves Around Yours

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VISA PLATINUM/VISA PLATINUM PREFERRED APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 1.90% to 5.90% intro APR through June 30,2014 on purchases that post to your account between 11/1/13 and 12/31/13. After the intro APR expires, your APR will be 8.90% to 13.90%</p> <p>Visa Platinum Preferred 1.90% to 5.90% intro APR through June 30,2014 on purchases that post to your account between 11/1/13 and 12/31/13. After the intro APR expires, your APR will be 8.90% to 13.90%</p>
APR for Balance Transfers	<p>Visa Platinum 1.90% to 5.90% intro APR through June 30,2014 on balance transfers that post to your account between 11/1/13 and 12/31/13. After the intro APR expires, your APR will be 8.90% to 13.90%</p> <p>Visa Platinum Preferred 1.90% to 5.90% intro APR through June 30,2014 on balance transfers that post to your account between 11/1/13 and 12/31/13. After the intro APR expires, your APR will be 8.90% to 13.90%</p>
APR for Cash Advances	<p>Visa Platinum 9.90% to 13.90% when you open your account based on your credit worthiness.</p> <p>Visa Platinum Preferred 9.90% to 13.90% when you open your account based on your credit worthiness.</p>
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	
Set-up and Maintenance Fees	
• Additional Card Fee	\$1.00 per card
Transaction Fees	
• Foreign Transaction Fee	None
Penalty Fees	
• Late Payment Fee	Up to \$20.00
• Returned Payment Fee	Up to \$20.00

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 in this application is accurate as of November 1, 2013.

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	\$20.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00	
Rush Fee	\$50.00	
PIN Replacement Fee	\$1.00	
Damaged Card Replacement Fee	\$5.00	
Lost/Stolen Card Replacement Fee	\$10.00	