



My Personal
CREDIT UNION

1414 Burton St. S.W.
Wyoming, MI 49509
Ph. 616-452-2161

**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA PLATINUM/VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 8.90% .</p> <p>Visa Platinum Rewards 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 9.90% .</p>
APR for Balance Transfers	<p>Visa Platinum 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 8.90% .</p> <p>Visa Platinum Rewards 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 9.90% .</p>
APR for Cash Advances	<p>Visa Platinum 8.90%</p> <p>Visa Platinum Rewards 9.90%</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 - Annual Fee - Application Fee	None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 3.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00 Up to \$10.00

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

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on any Personal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers

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. **_____** Find out what may have changed contact the Credit Union

For California Borrowers, the Visa Platinum and Visa Platinum Rewards 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.

Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee: _____ or the amount of the required minimum payment whichever is less if you are _____ or more days late in making a payment

Balance Transfer Fee: Finance Charge: _____ or _____ of the amount of each balance transfer whichever is greater

Cash Advance Fee: Finance Charge: _____ or _____ of the amount of each cash advance whichever is greater

Over the Credit Limit Fee: _____ or the amount of the transaction exceeding your approved credit limit whichever is less

Returned Payment Fee: _____ or the amount of the required minimum payment whichever is less

Card Replacement Fee:

Document Copy Fee:

Emergency Card Replacement Fee: \$5.00.

Statement Copy Fee: \$5.00.

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Choose Rewards or Low Rate

- Loan interest rate
- No annual fee
- No application fee
- Full 25 day grace period for purchases

We make the process fast and easy!

- Apply today at mpcu.org or contact a local branch
- Get started with just a few required items
- Proof of income
- Statements for any cards you wish to transfer