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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**VISA PLATINUM/VISA PLATINUM REWARD/VISA PLATINUM
 SHARE SECURED**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 6.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 9.59% and 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Reward 7.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 10.59% and 15.90%, based on your creditworthiness</p> <p>Visa Platinum Share Secured 7.75% APR</p>
APR for Balance Transfers	<p>Visa Platinum 6.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 9.59% to 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Reward 7.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 10.59% to 15.90%, based on your creditworthiness.</p> <p>Visa Platinum Share Secured 7.75% APR</p>
APR for Cash Advances	<p>Visa Platinum 6.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 9.59% to 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Reward 7.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 10.59% to 15.90%, based on your creditworthiness.</p> <p>Visa Platinum Share Secured 7.75% APR</p>
How to Avoid Paying Interest on Purchases	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.
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	Up to \$25.00
- Returned Payment Fee	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 Platinum:

Introductory rate only available on cards with a credit limit of \$3,000 or more. The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Members First 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: April 06, 2020
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Reward and Visa Platinum Share Secured 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:

\$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.

Card Replacement Fee:

\$5.00.

Document Copy Fee - Visa Platinum:

\$5.00 per document.