

Members First Credit Union VISA® Credit Card Disclosure

Plan Type	VISA® Gold	VISA® Platinum	VISA® Share Secured
Annual Percentage Rate (APR) for Purchases	9.90% APR	9.59% to 17.90% APR	7.75% APR
Other APRs	9.90% APR	9.59% to 17.90% APR	7.75% APR
Grace Period for Repayment of Balances for Purchases	25 days for repayment of the balance for purchases.		
Method of Computing the Balance for Purchases	Average Daily Balance (excluding new purchases)		
Minimum Finance Charge	None		
Foreign Transaction Fee:	A 1% International Service Assessment (ISA) fee will be charged for all foreign transactions.		
Other Fees	Late Payment Fee: \$25 Over-the-Credit-Limit Fee: \$25		

If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. The information about the costs of the VISA card described in this application is accurate as of February 6, 2009. This information may have changed after that date. To find out what may have changed, write to us at PO Box 2165, Midland, MI 48641-2165.

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state and federal laws if given as security, are not subject to the security interest you have given in your shares and deposits.