



A Higher Degree  
of Banking

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APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA PLATINUM SECURED/VISA ONYX  
SMART REWARDS/VISA MIT ALUMNI

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b> <b>10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b> <b>10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Onyx Smart Rewards</b> <b>13.99% to 16.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa MIT Alumni</b> <b>13.99% to 16.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b> <b>10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b> <b>10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Onyx Smart Rewards</b> <b>13.99% to 16.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa MIT Alumni</b> <b>13.99% to 16.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b> <b>10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b> <b>10.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Onyx Smart Rewards</b> <b>13.99% to 16.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa MIT Alumni</b> <b>13.99% to 16.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Platinum</b> <b>16.99%</b></p> <p><b>Visa Platinum Secured</b> <b>16.99%</b></p> <p><b>Visa Onyx Smart Rewards</b> <b>16.99%</b></p> <p><b>Visa MIT Alumni</b> <b>16.99%</b></p> <p>This APR may be applied to your account if you: - Make a payment that is returned.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<p><b>Fees</b></p>	
<p><b>Transaction Fees</b> - Foreign Transaction Fee</p>	<p><b>0.80%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars</p>
<p><b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee</p>	<p>Up to <b>\$25.00</b> Up to <b>\$25.00</b></p>

**How We Will Calculate Your Balance:**

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

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you make a payment that is returned.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: October 26, 2018  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Missouri Fee Notice:**

Credit card fees are governed by §408.140 of the Missouri Revised Statutes, unless we charge fees as permitted by applicable federal law.

**For California Borrowers, the Visa Platinum, Visa Platinum Secured, Visa Onyx Smart Rewards and Visa MIT Alumni 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:**

The following fees do not apply to borrowers in the State of Missouri: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, Unreturned Card Fee, and Pay-by-Phone Fee.

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 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:

\$15.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$75.00.

Rush Fee:

\$50.00.

Statement Copy Fee:

\$5.00.