

**MECU Credit Union Visa® Credit Card Disclosure Information**  
Keep this for your personal records. It contains valuable information about MECU's VISA®  
Platinum, Platinum Rewards, Platinum Secured and Signature Credit Cards.

**Annual Percentage Rates (APR\*) for Purchases**

<b>Annual Percentage Rates (APR) for Visa Platinum</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>12.25% up to 15.25%</b> based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Platinum Rewards</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>13.25% up to 16.25%</b> based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Platinum Secured</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>16.42%</b> . This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Signature Cash Reward</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>12.00%</b> . This APR may vary with the market based on Wall Street Journal Prime Rate.

**Annual Percentage Rates (APR) for Balance Transfers**

<b>Annual Percentage Rates (APR) for Visa Platinum</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>12.25% up to 15.25%</b> based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Platinum Rewards</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>13.25% up to 16.25%</b> based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Platinum Secured</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>16.42%</b> . This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Signature Cash Rewards</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>12.00%</b> . This APR may vary with the market based on Wall Street Journal Prime Rate.

## Annual Percentage Rates (APR) for Cash Advances

<b>Annual Percentage Rates (APR) for Visa Platinum</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>12.25% up to 15.25%</b> based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Platinum Rewards</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>13.25% up to 16.25%</b> based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Platinum Secured</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>16.42%</b> . This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>Annual Percentage Rates (APR) for Visa Signature Cash Rewards</b>	<b>1.99%</b> introductory APR for 12 months from date of account opening. After that your APR will be <b>12.00%</b> . This APR may vary with the market based on Wall Street Journal Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Penalty APR</b>	<b>None</b>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Federal Reserve</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: <a href="http://www.consumerfinance.gov/credit-cards/agreements/">www.consumerfinance.gov/credit-cards/agreements/</a> .

### Fees

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> Balance Transfer and Cash Advance Foreign Transaction	<b>None</b> Up to <b>1%</b> of transaction in US dollars, dependent upon currency conversion requirements
<b>Penalty Fees</b> Late Payment Over-the-Credit Limit Returned Payment	Up to <b>\$24</b> , dependent upon your outstanding balance <b>None</b> Up to <b>\$15</b> , dependent upon your outstanding balance

### Other Fees

Card Replacement Fee: **\$10 per card**  
Pay-by-Phone Fee: **\$5 per card**

**How We Will Calculate Your Balance:** We use a method called "average daily balance" including new purchases. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

**Effective Date:** The information about the costs of the card described in this application is accurate as of **December 11, 2025**. This information may have changed after that date. Credit limits are based on credit worthiness and ability to repay. \*APR = Annual Percentage Rate. Call MECU Cardholder Services at 866-820-1039 to obtain current credit card information.