

MECU Credit Union Disclosure Information

Keep this for your personal records. It contains valuable information about MECU's VISA® **Business** Platinum Rewards Credit Card.

Annual Percentage Rates (APR*) for Purchases

APR for Visa Business Platinum Rewards

1.99% Introductory for 6 months from the issuance of the card. When the discount period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your rate will be **14.25%**. This APR may vary each billing period. Your rate is determined monthly by adding **8.00%** to the Wall Street Journal Prime Rate.

Annual Percentage Rates (APR*) for Cash Advances and Balance Transfers

APR for Visa Business Platinum Rewards

1.99% Introductory for 6 months from the issuance of the card. When the discount period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your rate will be **14.25%**. This APR may vary each billing period. Your rate is determined monthly by adding **8.00%** to the Wall Street Journal Prime Rate.

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 interest on purchases if you pay your entire balance by the due date each month.

Penalty APR

None

Minimum Interest Charge

None

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: <https://consumerfinance.gov/learnmore>.

Fees

Annual Fee

None

Transaction Fees

Balance Transfer
Cash Advance
Foreign Transaction

None

3% of each advance; minimum of **\$10** but not to exceed **\$99**
1% of transaction

Penalty Fees

Late Payment
Over-the-Credit Limit
Returned Payment

\$29

\$29

\$15

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. The maximum APR that will apply is 24.00%. Call MECU Cardholder Services at 866-820-1039 to obtain current credit card information.