



P.O. Box 2165
 Midland, MI 48641-2165
 Phone: (989) 835-5100
 Toll Free: (855) 835-MFCU

**CREDIT CARD
 ACCOUNT
 OPENING
 DISCLOSURE**



VISA PLATINUM REWARD

Approved Credit Limit: _____

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 10.59% and 15.90%
APR for Balance Transfers	7.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 10.59% and 15.90%
APR for Cash Advances	7.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be between 10.59% and 15.90%
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge You any interest on purchases or balance transfers if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Promotional Period for Introductory APR:

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.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the

credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 5 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

\$5.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Collection Costs:

For Alabama Borrowers: After default and upon referral to an attorney, who is not an employee of the Credit Union, You agree to pay all costs of collecting the amount You owe under this Agreement, including, if the unpaid balance under this plan is greater than \$300.00 at the time of collection, reasonable attorney's fees.

For Kentucky Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees to the extent permitted by state law.

For Maine Borrowers: For loans with an interest rate less than or equal to 12¼%:

Attorney's fees—If the Credit Union hires an attorney to collect the amount You owe under this Agreement, You agree to pay reasonable attorney's fees not to exceed 15.00% of the unpaid debt.

For loans with an interest rate over 12¼%: no attorney's fees.

For Michigan Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement to the extent permitted by state law.

For North Dakota Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement to the extent permitted by state law.

For Nebraska Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement to the extent permitted by state law.

For New Hampshire Borrowers: You agree to pay all costs of collecting what You owe under this Agreement and reasonable attorney's fees. If You win in any action, suit or proceeding brought by the Credit Union or in any action You bring against the Credit Union, You will be awarded reasonable attorney's fees. If You successfully assert a partial defense or set-off, recoupment or counterclaim, the court may withhold from the Credit Union the entire amount or such portion of the attorney's fees as the court considers equitable.

For New Jersey Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees not exceeding 20.00% of the principal and interest due and all court costs.

For Ohio Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement to the extent permitted by state law.

For Arkansas Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including attorney's fees not to exceed 10.00% of the amount of principal plus interest and all court costs.

For Oklahoma Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement. These costs include reasonable attorney's fees not in excess of 15.00% of the unpaid debt after default and referral to an attorney, not a salaried employee of the Credit Union, unless You borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

For Oregon Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs, reasonable attorney's fees and the costs of any appeal by the Credit Union.

For South Carolina Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement. These costs will include reasonable attorney's fees not in excess of 15.00% of the unpaid debt after default unless You borrowed \$1,000.00 or less at an interest rate greater than 18.00% per year.

For South Dakota Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement to the extent permitted by state law.

For Wyoming Borrowers: You promise to pay all costs of collecting the amount You owe under this Agreement. These costs will include reasonable attorney's fees unless You borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

For Colorado Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees paid to an individual who is not an employee of the Credit Union. The attorney's fees You pay will not exceed 15.00% of the unpaid debt after default.

For Connecticut Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of any judgment and all court costs.

For Washington D.C. Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of the unpaid debt and all court costs.

For Georgia Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including reasonable attorney's fees not in excess of 15.00% of the unpaid debt and all court costs.

For Idaho Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and, if the amount You borrowed was greater than \$1,000.00, reasonable attorney's fees.

For Illinois Borrowers: You promise to pay, subject to applicable law, all costs of collecting what You owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and You agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or post-judgment proceedings.

For Kansas Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees paid to an individual who is not an employee of the Credit Union. The attorney's fees You pay will not exceed 15.00% of the unpaid debt after default.

For All Other Borrowers: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Introductory Purchase APR is 7.90%, which is a daily periodic rate of 0.0213%

The Purchase APR is between 10.59% and 15.90%, which is a daily periodic rate of between 0.0290% and 0.0436%

The Introductory Balance Transfer APR is 7.90%, which is a daily periodic rate of 0.0213%

The Balance Transfer APR is between 10.59% and 15.90%, which is a daily periodic rate of between 0.0290% and 0.0436%

The Introductory Cash Advance APR is 7.90%, which is a daily periodic rate of 0.0213%

The Cash Advance APR is between 10.59% and 15.90%, which is a daily periodic rate of between 0.0290% and 0.0436%