LOANLINER.

VISA

MembersFirst CT
FEDERAL CREDIT UNION

285 Broad Street
Meriden, CT 06450
Tel: (203) 237-6424

VISA CLASSIC/VISA GOLD
Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Classic** **0.99%** Introductory APR for a period of six billing cycles. After that your APR will be **4.99%** for a period of 12 billing cycles. After that your APR will be **12.99%**. **Visa Gold** **0.99%** Introductory APR for a period of six billing cycles. After that your APR will be **4.99%** for a period of 12 billing cycles. After that your APR will be **11.99%**.
APR for Balance Transfers	**Visa Classic** **0.99%** Introductory APR for a period of six billing cycles. After that your APR will be **4.99%** for a period of 12 billing cycles. After that your APR will be **12.99%**. **Visa Gold** **0.99%** Introductory APR for a period of six billing cycles. After that your APR will be **4.99%** for a period of 12 billing cycles. After that your APR will be **11.99%**.
APR for Cash Advances	**Visa Classic** **0.99%** Introductory APR for a period of six billing cycles. After that your APR will be **4.99%** for a period of 12 billing cycles. After that your APR will be **12.99%**. **Visa Gold** **0.99%** Introductory APR for a period of six billing cycles. After that your APR will be **4.99%** for a period of 12 billing cycles. After that your APR will be **11.99%**.
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 any interest on purchases if you pay your entire balance by the due date each month.
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	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **None** **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** Up to **$27.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

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 six months following the opening of your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of January 1, 2017.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	$27.00 or the amount of the required minimum payment, whichever is less.