

MECU of Baltimore, Inc. Disclosure Information	VISA® Platinum
Interest Rates and Interest Charges	
Annual Percentage Rates (APR) for Purchases	Introductory APR: 1.99%* * Introductory rate is good for 6 months from the date that your new credit card account is opened. Purchases APR: 9.90% VISA Gold & Classic APRs: 12.92% Average Daily Balance Method - Interest is calculated, billed and reported at cycle time.
APRs for Balance Transfers	Introductory APR: 1.99%* * Introductory rate is good for 6 months from the date that your new credit card account is opened. Balance Transfers APR: 9.90% Balance Transfers VISA Gold & Classic APRs: 12.92% Average Daily Balance Method - Interest is calculated, billed and reported from date of transaction.
APRs for Cash Advances	Introductory APR: 1.99%* * Introductory rate is good for 6 months from the date that your new credit card account is opened. Cash Advances APR: 9.90% Cash Advances VISA Gold & Classic APRs: 12.92% Average Daily Balance Method - Interest is calculated, billed and reported from date of transaction.
Penalty APR and When it Applies	None
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	You will have a minimum of 25 days without a finance charge on new purchases if the total new balance is paid in full each month by the payment due date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees . Balance Transfer . Cash Advance . Foreign Transaction	Balance Transfer: None Cash Advance: None Foreign Transaction: 1% of transaction
Penalty Fees . Late Payment . Over-the-Credit Limit . Returned Payment	Late Payment: \$24 Over-the-Credit Limit: None Returned Payment: \$15
Other Fees . Card Replacement Fee	Card Replacement Fee: None

How We Calculate Your Balance: We use a method called “average daily balance” (See cardholder agreement for complete details.)