

MECU of Baltimore Visa® Credit Card Disclosure Information

Keep this for your personal records. It contains valuable information about MECU's VISA® Platinum, Platinum with Rewards, Platinum Secured and Signature Credit Cards.

Annual Percentage Rates (APR*) for Purchases

Annual Percentage Rates (APR) for Visa Platinum	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 11.00% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Platinum with Rewards	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 12.00% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Platinum Secured	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 15.17% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Signature	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 10.75% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.

Annual Percentage Rates (APR) for Balance Transfers

Annual Percentage Rates (APR) for Visa Platinum	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 11.00% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Platinum with Rewards	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 12.00% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Platinum Secured	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 15.17% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Signature	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 10.75% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.

Annual Percentage Rates (APR) for Cash Advances

Annual Percentage Rates (APR) for Visa Platinum	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 11.00% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Platinum with Rewards	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 12.00% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Platinum Secured	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 15.17% up to 24.00% based on your credit worthiness. This APR may vary with the market based on Wall Street Journal Prime Rate.
Annual Percentage Rates (APR) for Visa Signature	1.99% introductory APR for 12 months from date of account opening. After that your APR will be 10.75% up to 24.00% based on your credit worthiness. This APR may vary with the market based on 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 Federal Reserve	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.consumerfinance.gov/credit-cards/agreements/
Fees	
Annual Fee	None
Transaction Fees Balance Transfer and Cash Advance Foreign Transaction	None Up to 1% of transaction in US dollars, dependent upon currency conversion requirements
Penalty Fees Late Payment Over-the-Credit Limit Returned Payment	Up to \$24, dependent upon your outstanding balance None Up to \$15, dependent upon your outstanding balance
Other Fees Card Replacement Fee Pay-by-Phone Fee	\$10 Replacement fee \$5

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 **January 1, 2019**. This information may have changed after that date. To find out what may have changed, contact MECU. Credit limits are based on credit worthiness and ability to repay.

*APR = Annual Percentage Rate