



MECU'S VISA® Business Credit Card Disclosure

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

MECU Credit Union Disclosure	VISA® Business 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: 11.25%* Your Purchase, Cash Advance, and Balance Transfer APRs may vary each billing period. The rate is determined monthly by adding 5.00% to the U.S. Prime Rate.
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: 11.25%*
APRs for Cash Advance	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: 11.25%*
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:	Cash Advance: 3% of each advance; minimum of \$10 but not to exceed \$99 Balance Transfer: None Foreign Transaction: 1% of transaction
Penalty Fees:	Late Payment: \$29 Over Limit: \$29 Returned Payment: \$15

Other Fees:

Card Replacement Fee: **\$10 per card**
 Bill Payment by Phone: **\$5.00/payment**

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of **September 22, 2022**. This is information may have changes after that date. To find out what may have changed, contact the credit union at 800-248-6328.