



A CREDIT UNION FOR ME AND YOU

101 N. WALKER • OKLAHOMA CITY, OK 73102
405-297-2995
www.mecuokc.com



VISA PLATINUM
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR*) for Purchases	7.50%, 8.99%, 9.99%, or 12.50% when you open your account, based on your creditworthiness.
APR for Cash Advances	7.50%, 8.99%, 9.99%, or 12.50% when you open your account, based on your creditworthiness.
APR for Balance Transfers	7.50%, 8.99%, 9.99%, or 12.50% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/credit-cards
Fees	
Set-up and Maintenance Fees	
• Annual Fee	None
• Account Set-up Fee	None
• Program Fee	None
• Participation Fee	None
• Account Maintenance Fee on Closed Accounts	None
• Additional Card Fee	\$5.00 per card
Transaction Fees	
• Balance Transfer Fee	None
• Cash Advance Fee	None
• Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
• Transaction Fee for Purchases	None
Penalty Fees	
• Late Payment Fee	\$20.00
• Over-the-Credit Limit Fee	None
• Returned Payment Fee	\$20.00

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 **July 1, 2016**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$20.00	if you are ten (10) or more days late
Statement Copy Fee	\$ 5.00	
Document Copy Fee	\$15.00	
Rush Fee	\$25.00	
Emergency Card Replacement Fee	\$25.00	
PIN Replacement Fee	\$ 5.00	
Card Replacement Fee	\$ 7.00	

*APR=Annual Percentage Rate.

Rates are subject to change without notice. Rates effective as of July 1, 2016. Credit restrictions apply.