



P.O. Box 492395, Redding, CA 96049
 (530) 222-6060 | (800) 303-3838
 m1cu.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Classic to , based on your creditworthiness.</p> <p>Visa Member Perks to , based on your creditworthiness.</p> <p>Visa First to , based on your creditworthiness.</p> <p>Share Secured Visa</p>
<p>APR for Balance Transfers</p>	<p>Visa Classic Introductory APR for a period of billing cycles. After that, your APR will be to , based on your creditworthiness.</p> <p>Visa Member Perks Introductory APR for a period of billing cycles. After that, your APR will be to , based on your creditworthiness.</p> <p>Visa First Introductory APR for a period of billing cycles. After that, your APR will be to , based on your creditworthiness.</p> <p>Share Secured Visa</p>
<p>APR for Cash Advances</p>	<p>Visa Classic to , based on your creditworthiness.</p> <p>Visa Member Perks to , based on your creditworthiness.</p> <p>Visa First to , based on your creditworthiness.</p> <p>Share Secured Visa</p>
<p>Penalty APR and When it Applies</p>	

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	\$5.00 or 5.00% of the amount of each balance transfer, whichever is greater \$5.00 or 5.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$7.00 Up to \$29.00

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

Promotional Period for Introductory APR - Visa Classic, Visa Member Perks, Visa First: The Introductory APR for balance transfers will apply to transactions posted to your account from _____ until _____. Any existing balances on Members 1st Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR: We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

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

For California Borrowers, the Visa Classic, Visa Member Perks, Visa First and Share Secured Visa are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee:

\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.

\$15.00 or the amount of the required minimum payment, whichever is less, if you are fifteen or more days late in making a payment.

\$10.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment, and you have already incurred two late payment fees during the preceding 12 month period.

Balance Transfer Fee (Finance Charge): \$5.00 or 5.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): \$5.00 or 5.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$29.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.



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