



**VISA CLASSIC SECURED/VISA CLASSIC
ONYX SMART REWARDS/MIT ALUMNI
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Secured</p> <p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic Secured</p> <p>Visa Classic</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Onyx Smart Rewards to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MIT Alumni to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum Secured</p> <p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic Secured</p> <p>Visa Classic</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Onyx Smart Rewards to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MIT Alumni to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	Visa Platinum Secured

	<p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic Secured</p> <p>Visa Classic</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Onyx Smart Rewards to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MIT Alumni to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.</p>
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 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 http://www.federalreserve.gov/creditcard .
Fees	
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Foreign Transaction Fee - Foreign Transaction Processing Fee 	<p>of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars of each International transaction in U.S. dollars (Maximum of the amount)</p> <p>Fee:</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> - Late Payment Fee - Returned Payment Fee 	<p>Up to Up to</p>

How We Will Calculate Your Balance. We use a method called “average daily balance (excluding new purchases).”

Application of Penalty APR. Your APR may be increased to the disclosed Penalty 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.

OTHER DISCLOSURES

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

Statement Copy Fee

Document Copy Fee
Rush Fee
Emergency Card Replacement Fee
Copy of Entertainment and Entertainment Draft Fee