



**Merced School Employees
Federal Credit Union**
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 www.mercedschoolcu.org



**VISA SHARE SECURED/VISA CLASSIC/VISA STUDENT
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Share Secured 8.25% Visa Classic 10.75% Visa Student 14.50%
APR for Balance Transfers	Visa Share Secured 8.25% Visa Classic 10.75% Visa Student 14.50%
APR for Cash Advances	Visa Share Secured 8.25% Visa Classic 10.75% Visa Student 14.50%
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$2.00 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee - Returned Convenience Check Fee	Up to \$10.00 Up to \$10.00 Up to \$22.00 Up to \$22.00

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

Effective Date.

The information about the costs of the card described in this application is accurate as of January 1, 2013. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Over-the-Credit Limit Fee	\$10.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$22.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$22.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$0.50 per page
Document Copy Fee	\$5.00
Rush Fee	\$50.00
Card Replacement Fee	\$25.00
Visa Check Stop Payment Fee	\$15.00