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VISA PLATINUM SECURED/VISA PLATINUM/  
 VISA CLASSIC SECURED/VISA CLASSIC/  
 ONYX SMART REWARDS/MIT ALUMNI

**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum Secured</b>  <b>8.99%</b></p> <p><b>Visa Platinum</b>  <b>8.99%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic Secured</b>  <b>10.99%</b></p> <p><b>Visa Classic</b>  <b>10.99%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Onyx Smart Rewards</b>  <b>11.99% to 14.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>MIT Alumni</b>  <b>11.99% to 14.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum Secured</b>  <b>8.99%</b></p> <p><b>Visa Platinum</b>  <b>8.99%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic Secured</b>  <b>10.99%</b></p> <p><b>Visa Classic</b>  <b>10.99%</b>            This APR will vary with the market based on the Prime Rate.</p> <p><b>Onyx Smart Rewards</b>  <b>11.99% to 14.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

	<p><b>MIT Alumni</b>  <b>11.99% to 14.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum Secured</b>  <b>8.99%</b></p> <p><b>Visa Platinum</b>  <b>8.99%</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic Secured</b>  <b>10.99%</b></p> <p><b>Visa Classic</b>  <b>10.99%</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Onyx Smart Rewards</b>  <b>11.99% to 14.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>MIT Alumni</b>  <b>11.99% to 14.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>16.99%</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>To learn more about factors to consider when applying for or using a credit card or visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<b>Fees</b>	
<b>Transaction Fees</b>	
- Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars
- Foreign Transaction Processing Fee	<b>0.80%</b> of each single currency transaction in U.S. dollars
	<b>1.00%</b> of each International transaction in U.S. dollars (maximum fee: <b>2.00%</b> of the amount)
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including 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 December 1, 2012. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

## OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$50.00
Emergency Card Replacement Fee	\$75.00
Card Replacement Fee	\$15.00
Copy of Entertainment and Entertainment Draft Fee	\$25.00