

## MSUFCU Visa Signature Credit Card Disclosure

| Interest Rates and Interest Charges                                       |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>14.9% to 17.9%</b><br>based on your creditworthiness  |
| <b>APRs for Balance Transfers</b>   | <b>14.9% to 17.9%</b><br>based on your creditworthiness  |
| <b>APRs for Cash Advances</b>   | <b>14.9% to 17.9%</b><br>based on your creditworthiness  |
| <b>Penalty APR and When It Applies</b>                                    | <b>17.9%</b><br>The Penalty APR is applied if your account becomes delinquent 60 days.<br><b>How Long Will the Penalty APR Apply?</b> The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current. |
| <b>How to Avoid Paying Interest on Purchases</b>                          | 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.   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>                                 |
| Fees  |  |
| <b>Annual Fee</b>   | <b>\$0</b> for the first year; \$99 thereafter   |
| <b>Penalty Fees</b><br>• Late Payment                                     | <b>\$25</b> if the minimum payment due is \$25 or more;<br><b>\$15</b> if the minimum payment due is \$15 to \$24.99; or<br><b>\$0</b> if the minimum payment due is less than \$15.   |
| <b>Other Fees</b><br>• Returned Convenience Check                         | <b>\$25</b>  |

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if your account becomes delinquent 60 days.