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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**PLATINUM VISA/PLATINUM PLUS VISA/VISA
 SIGNATURE/CREDIT REBUILD VISA**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Platinum Visa 9.90% to 17.90% , based on your creditworthiness.</p> <p>Platinum Plus Visa 13.90% to 17.90% , based on your creditworthiness.</p> <p>Visa Signature 14.90% to 17.90% , based on your creditworthiness.</p> <p>Credit Rebuild Visa 17.90%</p>
<p>APR for Balance Transfers</p>	<p>Platinum Visa 0.00% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 9.90% to 17.90% , based on your creditworthiness.</p> <p>Platinum Plus Visa 13.90% to 17.90% , based on your creditworthiness.</p> <p>Visa Signature 14.90% to 17.90% , based on your creditworthiness.</p> <p>Credit Rebuild Visa 17.90%</p>
<p>APR for Cash Advances</p>	<p>Platinum Visa 9.90% to 17.90% , based on your creditworthiness.</p> <p>Platinum Plus Visa 13.90% to 17.90% , based on your creditworthiness.</p> <p>Visa Signature 14.90% to 17.90% , based on your creditworthiness.</p> <p>Credit Rebuild Visa 17.90%</p>

Penalty APR and When it Applies	Platinum Visa 17.90% Platinum Plus Visa 17.90% Visa Signature 17.90% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Platinum Visa, Platinum Plus Visa, Credit Rebuild Visa - Annual Fee - Visa Signature - Account Set-up Fee - Additional Card Fee - Application Fee	None \$99.00 None \$5.00 None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - International Transaction Fee - Platinum Visa, Credit Rebuild Visa - International Transaction Fee - Platinum Plus Visa, Visa Signature - Transaction Fee for Purchases	None None 1.00% of each ATM transaction in U.S. dollars 3.00% of each non-ATM transaction in U.S. dollars None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee	Up to \$25.00 None

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Platinum Visa:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Michigan State University Federal 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 Penalty APR if you are 60 days late in making a payment.

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: April 08, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Visa, Platinum Plus Visa, Visa Signature and Credit Rebuild 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee: \$0.00 if the minimum payment due is less than \$15.00, \$15.00 if the minimum payment due is \$15.00 to \$24.99, or \$25.00 if the minimum payment due is \$25.00 or more, if you are eight or more days late in making a payment.

Annual Fee - Visa Signature: \$99.00.

Additional Card Fee: \$5.00.

Returned Convenience Check Fee: \$25.00 or the amount of the returned convenience check, whichever is less.

Card Recovery Fee: None.

Card Replacement Fee: \$5.00.

Document Copy Fee: \$5.00.

Emergency Card Replacement Fee: None.

Pay-by-Phone Fee: \$7.95.

PIN Replacement Fee: None.

Rush Fee: \$36.00.

Statement Copy Fee: \$5.00.

Unreturned Card Fee: None.

This Disclosure is provided by Michigan State University Federal Credit Union (“Credit Union”). MSU Federal Credit Union (MSUFCU) and Oakland University Credit Union (OU Credit Union) are trade names of the Credit Union.

Michigan State University Federal Credit Union