



MSUFCU's Share Secured Visa Credit Card is designed specifically for members who are temporarily living in the United States.

This credit card offers international members the flexibility and financial freedom to make purchases in town or when traveling, with a credit limit up to \$5,000.

### How does MSUFCU's Share Secured Visa work?

To apply for a Share Secured Visa, international members must show proof that they will be in the United States for at least six months. Also, a pledge equal to the credit limit will be placed in an MSUFCU savings account or Certificate prior to receiving the Share Secured Visa Credit Card.

#### Please Note:

You must pay your Visa balance in full and surrender your Share Secured Visa Card(s) 60 days prior to the release of your pledge of share.

### Why choose MSUFCU's Share Secured Visa?

#### 0% APR on Balance Transfers for Six Months

After six months, balance transfer rate reverts to your standard rate, between 8.9% and 17.9%.<sup>1</sup>

#### No Hidden Fees

There are no annual fees and no cash advance fees.

#### Establish Positive Credit History

Pay your Share Secured Visa by its due date each month to create positive credit history.

#### Choose the Visa That Fits Your Needs

Select from MSUFCU's Platinum Visa or receive unlimited 1% cash back with MSUFCU's Platinum Plus Visa.<sup>2</sup>

#### Fraud Protection

Receive full fraud protection with \$0 liability.

#### Convenient 24/7 Account Access

Monitor your account, make payments, and more with the MSUFCU Mobile app.

#### Travel Accident Insurance

Receive \$1,000,000 in Travel Accident Insurance when you use your Share Secured Visa to make travel arrangements.<sup>3</sup>

<sup>1</sup> Annual Percentage Rate (APR) of 0% is valid for the first 6 months from the date the Visa Credit Card account is opened, and applies only to balance transfers from another financial institution's credit card. After 6 months, rate will revert to your standard rate, between 8.9% and 17.9%. Accounts 60 days late revert to the penalty rate of 17.9%. Introductory APR does not apply to purchases, cash advances, or delinquent loans. <sup>2</sup> Members will earn 1% cash back on all purchases. Cash back is not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem cash back. Returns result in the loss of cash back equal to the amount returned. Negative cash back will be given if returns or credits exceed purchases. <sup>3</sup> Full disclosure will accompany card.

### MSUFCU Share Secured Visa Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.9% to 17.9%</b> based on your creditworthiness
<b>APRs for Balance Transfers</b>	<b>0%</b> introductory APR for six (6) months from date of account opening. Rate then reverts to standard rate ( <b>8.9% to 17.9%</b> ), based on your creditworthiness.
<b>APRs for Cash Advances</b>	<b>8.9% to 17.9%</b> based on your creditworthiness
<b>Penalty APR and When It Applies</b>	<b>17.9%</b> The Penalty APR is applied if your account becomes delinquent 60 days. <b>How Long Will the Penalty APR Apply?</b> The Penalty Annual Percentage Rate will apply indefinitely.
<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>	<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></b>
Fees	
<b>Transaction Fees</b> • International transaction and cash advance fees	<b>1%</b> for ATM transactions <b>3%</b> for all other transactions, calculated after the transaction has been converted to U.S. dollars
<b>Penalty Fees</b> • Late Payment	<b>\$25</b> if the minimum payment due is \$25 or more; <b>\$15</b> if the minimum payment due is \$15 to \$24.99; or <b>\$0</b> if the minimum payment due is less than \$15
<b>Other Fees</b> • Returned Convenience Check	<b>\$25</b>

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

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

## No-Fee Balance Transfers

Make the most of our low interest rates by transferring balances from your high-rate credit cards to your low-rate MSUFCU Visa Credit Card. Enjoy the convenience of consolidating multiple payments into one affordable monthly payment.

### Request a Balance Transfer:

1. Complete the balance transfer form on the enclosed application, including the exact amount to be paid with each transfer. The payment and transfer of balances is subject to approval by MSUFCU.
2. Transfer any amount up to your approved credit limit. If your transfer request exceeds the amount of your credit line, we will transfer the highest possible amount from one or more of your requests. Your available credit line will be reduced by the total amount of the balance transfers issued. For the first six months after your Visa line of credit is opened, you will receive 0% APR on balance transfers. Once the six-month introductory period ends, the balance transfer rate will revert to your standard rate, between 8.9% APR and 17.9% APR, and interest will begin to accrue on balance transfers.
3. Please allow 30 days for processing and completion of balance transfer requests. Continue to make minimum monthly payments on your other accounts until you verify the balance transfers are complete. You are responsible for any amounts remaining unpaid and must notify each creditor if you wish to close the accounts. The balance transfer request form may not be used to pay off or pay down amounts you owe to MSUFCU for other credit cards or loans.



msufcu.org  
517-333-2424 • 800-678-4968  
Monday – Friday: 7:00 a.m. – 9:00 p.m.  
Saturday: 9:00 a.m. – 3:00 p.m.

### Branch Locations

Monday – Thursday: 9:00 a.m. – 5:30 p.m.  
Friday: 9:00 a.m. – 6:00 p.m.  
Saturday: 9:00 a.m. – 3:00 p.m.

Drive-Up Teller Hours  
Monday – Friday: 7:00 a.m. – 6:00 p.m.  
Saturday: 9:00 a.m. – 3:00 p.m.

**East Lansing**  
3777 West Road  
4825 E. Mt. Hope Road  
523 E. Grand River Avenue\*  
MSU Union, 49 Abbot Road, Room #108\*

**Lansing**  
653 Migaldi Lane  
200 E. Jolly Road  
104 S. Washington Square\*  
Sparrow Professional Building, Suite 300\*  
Branch hours:  
Monday – Thursday: 7:00 a.m. – 5:30 p.m.  
Friday: 7:00 a.m. – 6:00 p.m.

**Okemos**  
1775 Central Park Drive  
2300 Jolly Road

**Haslett**  
16861 Marsh Road

**Mason**  
1133 S. Cedar Street

**Charlotte**  
180 High Street

**Auburn Hills**  
3265 Five Points Drive\*

**Clarkston**  
8055 Ortonville Road

**Ortonville**  
4 South Street \* Branches without Drive-Up Tellers



Specific features, rates, and fees of Credit Union services are subject to change without notice.

## Share Secured Visa for International Members

