

## CREDIT CARD RATES, FEES AND DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>9.88%, 11.88%, 12.99%</b> when you open your account, based on your creditworthiness
APR for Balance Transfers	<b>9.88%, 11.88%, 12.99%</b> when you open your account, based on your creditworthiness
Promotional APR for Balance Transfers	<b>2.99%, 6.99%</b> for six months after the transfer. Promo rate dependent on creditworthiness
APR for Cash Advances	<b>9.88%, 11.88%, 12.99%</b> when you open your account, based on your creditworthiness
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay our New Balance by the Payment Due Date.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	NONE
Transaction Fee • Foreign Transaction	<b>1.5%</b> of each transaction in U.S. Dollars
Penalty Fee • Late Payment	<b>\$35.00</b>

We use the method called "average daily balance (including new purchases)." The information about costs and rates of the card described in the application is accurate as of 03/28/2016. Please contact us at 734-425-5080 or write us at MCFCU 30419 Six Mile Road, Livonia MI 48152 for any changes in the above information.