



MWRD Employees' Credit Union VISA® Platinum Credit Card Disclosures

INTEREST RATES AND INTEREST CHARGES

Description	Interest Rate
Annual Percentage Rate (APR) for Purchases	2.90% introductory APR for one year. After that, your APR will be 9.90%, 14.90% or 19.90% depending on your creditworthiness.
APR for Balance Transfers	2.90% introductory APR for one year. After that, your APR will be 9.90%, 14.90% or 19.90% depending on your creditworthiness.
APR for Cash Advances	21.90%
Penalty APR and When It Applies	24.90% This APR may be applied to your account if you are 60 days late in making a payment. How long will the penalty APR apply? If your APR is increased, 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 28 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.

For Credit Card Tips from the Federal Reserve Board: To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>

FEES

Description	Fee
Annual Fee	NONE
Additional Card Fee	\$10.00
Documentation Fee	\$10.00
Balance Transfer Fee	NONE
Cash Advance Fee	Either \$10 or 3% of each cash advance, whichever is greater.
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Late Payment Penalty Fee	Up to \$35.00
Returned Payment Penalty Fee	Up to \$25.00
Over-the-Credit-Limit Penalty Fee	NONE

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 you make a late payment.

The information about the costs of the card described in this application is accurate as of January 2018, when it was posted online. The information may have changed after this date. To find out what may have changed, write us at: MWRD Employees' CU, 100 E. Erie St., Chicago, IL 60611; visit our website at www.mwrdecu.org; or call us at (312) 751-3111.