

CREDIT CARD DISCLOSURES Effective 2/22/10

General Requirement: Membership in METRO and a \$50 Savings Account Balance.

	VISA CLASSIC Secured Minimum Credit Line \$500	VISA CLASSIC	VISA PLATINUM Minimum Credit Line \$5,000
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	8.90% Fixed Rate	8.90% Fixed Rate	8.90% Fixed Rate
Annual Percentage Rate (APR) for Balance Transfers	8.90% Fixed Rate	8.90% Fixed Rate	8.90% Fixed Rate
Annual Percentage Rate (APR) for Cash Advances	8.90% Fixed Rate	8.90% Fixed Rate	8.90% Fixed Rate
Penalty APR and When it Applies	None	None	None
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 interest on purchases if you pay your entire balance by the due date (Grace Period) each month.		
Minimum Interest Charges	If you are charged interest, the charge will never be less than \$.50		
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 web site of the Consumer Financial Protection Bureau at : http://www.consumerfinance.gov/learnmore .		
Fees	Visa Classic Secured	Visa Classic	Visa Platinum
Annual Fee	None	None	\$25.00
Transaction Fees			
Balance Transfer	None	None	None
Cash Advances	None	None	None
Foreign transaction	1.0%	1.0%	1.0%
Penalty Fees			
Late Payment	\$30.00	\$30.00	\$30.00
Over-the-Credit-Limit	None	None	None
Returned Payment	\$25.00	\$25.00	\$25.00
Other Fees			
Draft Copy Fee	\$15.00	\$15.00	\$15.00
Statement Copy Fee	\$ 5.00	\$ 5.00	\$ 5.00
Card Pick-up Fee	\$65.00	\$65.00	\$65.00
Card Replacement Fee	\$15.00	\$15.00	\$15.00

The finance charge for the billing cycle is computed by applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment.



VISA APPLICATION

RETURN APPLICATION TO: METRO FEDERAL CREDIT UNION
2440 E. RAND ROAD
ARLINGTON HEIGHTS, IL 60004
MAIN (847) 670-0456 FAX (847) 670-0401

PLEASE CHECK ONE:
 INDIVIDUAL CREDIT ACCOUNT Complete Applicant Section
 JOINT CREDIT ACCOUNT Complete Applicant and Joint Applicant Section

TYPE OF CARD DESIRED:
 Visa Classic Share Secured **Visa Classic** **Visa Platinum**

CREDIT LIMIT DESIRED: _____

APPLICANT (NOTE: ALL APPLICABLE SECTIONS SHOULD BE FILLED OUT COMPLETELY. IF NOT, PROCESSING MAY BE DELAYED.)

FULL NAME		SOCIAL SECURITY NO.	DATE OF BIRTH	METRO ACCOUNT NO.
CURRENT ADDRESS, CITY, STATE, ZIP		YEARS AT THIS ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	DRIVERS LICENSE NO.
HOME PHONE	BUSINESS PHONE	POSITION / OCCUPATION	HOW LONG?	MONTHLY INCOME? <input type="checkbox"/> GROSS <input type="checkbox"/> NET
NAME OF EMPLOYER		CURRENT ADDRESS, CITY, STATE, ZIP		

JOINT APPLICANT

FULL NAME		SOCIAL SECURITY NO.	DATE OF BIRTH	METRO ACCOUNT NO.
CURRENT ADDRESS, CITY, STATE, ZIP		HOW LONG AT CURRENT ADDRESS?	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	DRIVERS LICENSE NO.
HOME PHONE	BUSINESS PHONE	POSITION / OCCUPATION	HOW LONG?	MONTHLY INCOME? <input type="checkbox"/> GROSS <input type="checkbox"/> NET
NAME OF EMPLOYER		CURRENT ADDRESS, CITY, STATE, ZIP		

CREDIT INFORMATION (INCLUDE CHARGE ACCOUNTS, INSTALLMENT CONTRACTS, CREDIT CARDS, RENT, MORTGAGE, ETC. USE SEPARATE SHEET OF PAPER IF NECESSARY)

NAME OF MORTGAGOR OR LANDLORD	ACCOUNT NUMBER	APPROX. MARKET VALUE	CURRENT BALANCE	MONTHLY RENT OR MTG.	PAST DUE?
CREDITOR 1.		INTEREST RATE (%)	\$	MO. PAYMENT \$	<input type="checkbox"/>
CREDITOR 2.		INTEREST RATE (%)	\$	MO. PAYMENT \$	<input type="checkbox"/>
CREDITOR 3.		INTEREST RATE (%)	\$	MO. PAYMENT \$	<input type="checkbox"/>

ARE YOU A PARTY IN A LAW SUIT? YES NO HAVE YOU EVER DECLARED BANKRUPTCY? YES NO

SIGNATURES

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit history. If this application is approved and a VISA card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the VISA card(s). I (we) understand that by signing below, I (we) pledge to METRO Federal Credit Union a security interest in my (our) share account(s) including paid shares and future payments on shares to secure my VISA account. I (we) authorize you to apply these holdings to pay any amounts due on the account if I (we) should default.

SIGNATURE _____ DATE _____

JOINT SIGNATURE _____ DATE _____

(PLEASE RETURN THIS APPLICATION WITH A COPY OF YOUR LAST TWO PAY STUBS)

For office use only	Loan Officer:	Action: <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Date:	Card type: <input type="checkbox"/> Classic <input type="checkbox"/> Gold <input type="checkbox"/> Platinum	Visa Line: \$
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