

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	<b>0.00%</b> introductory APR for the first six months. After that, <b>10.15%</b> . This APR will vary with the market based on the Prime Rate. <sup>A</sup>
<b>APR for Cash Advances</b>	<b>17.90%</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date will be a minimum of 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>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

## FEES

<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
Cash Advances	Either <b>\$2.00</b> or <b>3%</b> of the amount of each cash advance, whichever is greater (maximum <b>\$30.00</b> ).
Foreign Transactions	<b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$25</b>
Returned Payment	Up to <b>\$20</b>

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

**Prime Rate:** Variable APR is based on the 3.25% Prime Rate as of 6/15/11.

<sup>A</sup> We add 6.90% to the Prime Rate to determine the Purchases/Balance Transfers APR.

This above information is accurate as of the date of its printing, which is August 1, 2011, and is subject to change after that date. To find out what may have changed, write to us at: Municipal Credit Union, VISA Department, P.O. Box 992, Peck Slip Station, New York, NY 10272.

**For more information, log onto [nymcu.org](http://nymcu.org)**

Tape Closed



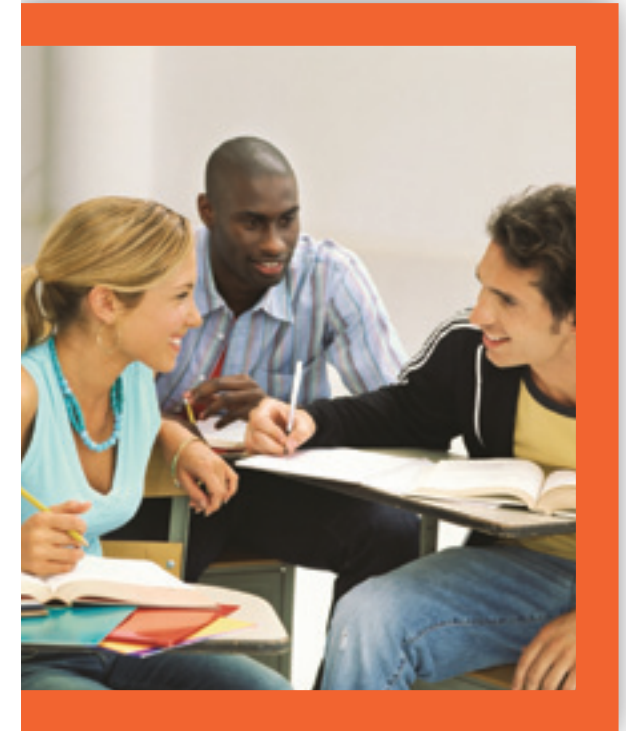
MUNICIPAL CREDIT UNION  
 VISA DEPARTMENT  
 PO BOX 3205 CSS  
 NEW YORK NY 10008-3205

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State, Zip \_\_\_\_\_



Place  
Stamp  
Here

# Student VISA® Credit Card



**Strong  
Trusted  
Growing**

## Student VISA® Card

MCU offers students a VISA® Card to help them establish and build credit. Every MCU VISA® Card comes with a low rate and no hidden fees. You save with no annual fee and no “penalty” rate increases for late payments.

### All applicants must:

- Be 18 years of age or older
- Have a valid Social Security Number
- Be a college or graduate student

## Student VISA® Card

- ▶ **0%** introductory APR for new cardholders on purchases for the first six months
- ▶ Currently at a low **10.15%** variable APR after introductory period expires
- ▶ Credit lines from \$500 to \$3,000

## Student VISA® Card Benefits

- ▶ No annual fee
- ▶ Low interest rate
- ▶ 24-hour ATM access for cash advances
- ▶ Accepted worldwide
- ▶ Emergency card replacement
- ▶ Payment options for members:
  - Payroll Deduction
  - Direct Deposit
  - TTT
  - Online Banking Transfer
- ▶ 24-hour customer service

Please note that providing a Guarantor is optional to be considered for credit; however, depending on your income and credit history, we may determine that a guarantor is required. The guarantor, if needed, must be at least 21 years old and otherwise acceptable to us. For example, a parent, guardian or grandparent could be a guarantor.

## Student Applicant

MCU Account #		
First Name	Middle Initial	Last Name
Street Address Line 1		
Street Address Line 2		
City	State	Zip
Is your mailing address the same as your street address? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Mailing Address Line 1 (No P.O. boxes)		
Mailing Address Line 2		
City	State	Zip
Housing status: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live with Parents/Guardian <input type="checkbox"/> On Campus		
Monthly rent/mortgage payment	\$	
Home Phone Number	Cell/Secondary Phone Number	
Social Security Number	Date of Birth	
Mother's Maiden name	Email Address	
Do you have a: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account		
<b>Please tell us about your school</b>		
Name of School, College, or University		
School Type <input type="checkbox"/> 2 year <input type="checkbox"/> 4 year		
School City		
Student Status <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time		
Year in School	Graduation date: (MM/YR)	
Name of Parent or Guardian		
Parent or Guardian Phone Number		

### Please tell us about your employment and income

Federal Law requires that we collect income information to determine your ability to pay. If you do not have sufficient income, we may request a guarantor. Income from alimony, child support, or separate maintenance payment need not be revealed if you do not wish us to consider it as a basis for repayment.

Employer name	Date of Employment
Work Phone (please include area code)	Annual Salary
Other Income	Source of Other Income
Total Household Income	
<b>Personal Reference</b>	
Name (Last, First, Middle Initial)	
Home Phone (please include area code)	Mobile Phone (please include area code)

## Guarantor

MCU Account #		
Name (Last, First, Middle Initial)		
Date of Birth	Social Security #	
Mother's Maiden Name		
Residential Address (Required)	P.O. Box #	
City	State	Zip
Home Phone (please include area code)	Years at Address	
Mobile Phone (please include area code)		
E-Mail Address		
Employer Name	Date of Employment	

Work Phone (please include area code)	Ext.	Annual Salary
** Other Income	** Source of Other Income	
Rent/Mortgage Payment	Mortgage Holder	
<b>Personal Reference</b>		
Name (Last, First, Middle Initial)		
Home Phone (please include area code)	Mobile Phone (please include area code)	

## STUDENT VISA® CARD APPLICATION AGREEMENT

I understand and agree that a consumer credit report may be requested from one or more consumer reporting agencies (credit bureaus) in connection with this application. Subsequent consumer credit reports may be requested or used in connection with any update, renewal, extension, or collection of the credit requested by this application. If I request, I will be informed whether any consumer report was requested and, if so, of the name and address of the consumer reporting agency which furnished the report. Also, I agree that you may exchange with others credit information about me in connection with this application and any credit MCU extends me. If MCU accepts this application, I agree to read the Student VISA® Cardholder Agreement that will be sent with the card and I agree to be obligated under its provisions and bound by its terms, as amended from time to time, upon first use of the credit card by me or anyone authorized by me.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Guarantor \_\_\_\_\_ Date \_\_\_\_\_