

VISA® ACCOUNT DISCLOSURES

Platinum	
APR for Balance Transfers	11.90%
APR for Purchases	11.90%
APR for Cash Advances	11.90%
Cash Advance Fee	None
Annual Fee	None
Balance Transfer Fee	None
Transaction Fee for Purchases	None
Minimum Finance Charge	None
Grace Period for Purchases	You have 25 days on balance or purchases before a finance charge will be imposed.
Balance Calculation Method for Purchases	The finance charge is calculated on the average daily balances (including new purchases).
Late Payment Fee	\$25.00
Over-the-limit Fee	None

Charges incurred by use of the the card are due on receipt of the amount.  
Statement rates and terms are subject to change without notice.

APR=Annual Percentage Rate

The information about costs of the card(s) described in this application was printed and is accurate as of November, 2012.  
This information may change after that date. To find out what may have changed, you should call us at Medina County Federal Credit Union 1353 Reimer Road Wadsworth, OH 44281 (330) 334-1023 FAX (330) 334-5610.  
For Credit Card tips from the Federal Reserve Board: [www.federalreserve.gov/creditcard/](http://www.federalreserve.gov/creditcard/)