

**Matanuska Valley Federal
Credit Union VISA Credit Card
Application Disclosures**

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	7.25% to 10.25% , based on your creditworthiness when you open your account. This APR will vary with the market based on the U.S. Prime Rate.*
APR for Cash Advances and Balance Transfers	7.25% to 10.25% , based on your creditworthiness when you open your account. This APR will vary with the market based on the U.S. Prime Rate.
Paying Interest	Your due date is approximately 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 http://www.consumerfinance.gov/learnmore .
FEES	
Annual Fee	None
Transaction Fees • Cash Advance Fee • Foreign Transaction Fee	\$5 per day 2% of the US dollar amount of the foreign transaction.
Penalty Fees • Late Payment Fee • Returned Item Charge	Up to \$15 Up to \$15
OTHER CARD FEATURES	
Credit Companion	If you elect to obtain the optional loan protection coverage and pay the monthly protection fees, we will cancel your payment(s) or entire loan balance if you become disabled or in the event of death. Hospitalization benefit is also available.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

In addition to the fees above, we may also charge the following fees:

Card Replacement	Fee: \$10.00 per card
Statement Copy	Fee: \$2.50 per statement

*The APR is based on the US Prime Rate of 3.25% as of December 1, 2011. We add a margin of between 4.0% and 7.0% to determine your APR.

The above rates and fees are effective as of January 16, 2012.