



200 Revere Beach Parkway
Chelsea, MA 02150
877-696-3876

APPLICATION AND
SOLICITATION
DISCLOSURE



Metro Rewards/Metro Saver/Metro Builder

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Metro Rewards 14.74%, 15.99%, 18.00% or 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Metro Saver 11.99%, 13.49%, 14.99% or 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Metro Builder 15.99%
APR for Balance Transfers	Metro Rewards 7.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 14.74%, 15.99%, 18.00% or 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Metro Saver 7.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 11.99%, 13.49%, 14.99% or 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Metro Builder 15.99%
APR for Cash Advances	Metro Rewards 17.99% Metro Saver 17.99% Metro Builder 15.99%

SEE NEXT PAGE for more important information about your account.

Penalty APR and When it Applies	Metro Rewards 18.00% Metro Saver 18.00% Metro Builder 18.00% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, 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 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee - Metro Builder	\$69.00
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$0.95 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Promotional Period for Introductory APR - Metro Rewards, Metro Saver:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 120 days following the opening of your account. Any existing balances on Metro Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: December 11, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Metro Rewards, Metro Saver and Metro Builder are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not

SEE NEXT PAGE for more important information about your account.

limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 16 or more days late in making a payment.

Annual Fee - Metro Builder:

\$69.00.

Cash Advance Fee (Finance Charge):

\$0.95.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

\$20.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$20.00.

Statement Copy Fee:

\$5.00.