



VISA PLATINUM CASH REWARDS

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	
<b>APR for Balance Transfers</b>	
<b>APR for Cash Advances</b>	
<b>Penalty APR and When it Applies</b>	
<b>Paying Interest</b>	Your due date is at least 27 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> - Foreign Transaction Fee - Overdraft Protection Transfer Fee	<b>1.00%</b> of each transaction in U.S. dollars <b>\$2.00</b>
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

**Billing Rights:**

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**Military Lending Act Disclosures:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1-800-968-8628 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

SEE NEXT PAGE for more important information about Your Account.

**Cash Back Bonus for Visa Platinum Cash Rewards:**

All purchases made will earn a cashback bonus. Cash advances, balance transfers, and transfers for overdraft do not earn the cashback bonus. The Visa Platinum Cash Rewards cashback bonus rate is 1.10%. Credits for returned merchandise and credits for disputed transactions will be deducted from the bonus total. The bonus will be paid at least annually and will be deposited to a University of Michigan Credit Union share savings account. Any earned and unpaid cashback bonus will be forfeited upon closure of the card. The Credit Union reserves the right to change or terminate the cashback bonus at any time.

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. In the event You fail to make a payment on time in any of the six billing cycles following the initial violation, You will be charged \$35.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Overdraft Protection Transfer Fee (Finance Charge):

\$2.00. If Your Account is subject to an Overdraft Protection Transfer Fee, the fee will be charged to Your Account each time an overdraft advance occurs, subject to Your Agreement.

Card Replacement Fee:

\$7.50. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$10.00. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Pay-by-Phone Fee:

\$10.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

Statement Copy Fee:

\$5.00 per document. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Account Research Fee:

\$30.00 per hour. Minimum of \$30.00. If Your Account is subject to an Account Research Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

**Periodic Rates:**

The Purchase APR is                      which is a daily periodic rate of .  
The Balance Transfer APR is                      which is a daily periodic rate of .  
The Cash Advance APR is                      which is a daily periodic rate of .



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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>13.99%</b>
APR for Balance Transfers	<b>13.99%</b>
APR for Cash Advances	<b>13.99%</b>
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 27 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
Annual Fee	<b>None</b>
Transaction Fees - Foreign Transaction Fee - Overdraft Protection Transfer Fee	<b>1.00%</b> of each transaction in U.S. dollars <b>\$2.00</b>
Penalty Fees - Late Payment Fee	Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:**

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**Billing Rights:**

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**Military Lending Act Disclosures:**

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SEE NEXT PAGE for more important information about Your Account.

**Cash Back Bonus for Visa Platinum Cash Rewards:**

All purchases made will earn a cashback bonus. Cash advances, balance transfers, and transfers for overdraft do not earn the cashback bonus. The Visa Platinum Cash Rewards cashback bonus rate is 1.10%. Credits for returned merchandise and credits for disputed transactions will be deducted from the bonus total. The bonus will be paid at least annually and will be deposited to a University of Michigan Credit Union share savings account. Any earned and unpaid cashback bonus will be forfeited upon closure of the card. The Credit Union reserves the right to change or terminate the cashback bonus at any time.

**Other Fees & Disclosures:****Late Payment Fee:**

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. In the event You fail to make a payment on time in any of the six billing cycles following the initial violation, You will be charged \$35.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

**Overdraft Protection Transfer Fee (Finance Charge):**

\$2.00. If Your Account is subject to an Overdraft Protection Transfer Fee, the fee will be charged to Your Account each time an overdraft advance occurs, subject to Your Agreement.

**Card Replacement Fee:**

\$7.50. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

**Document Copy Fee:**

\$10.00. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

**Pay-by-Phone Fee:**

\$10.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

**Statement Copy Fee:**

\$5.00 per document. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

**Account Research Fee:**

\$30.00 per hour. Minimum of \$30.00. If Your Account is subject to an Account Research Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

**Periodic Rates:**

The Purchase APR is 13.99% which is a daily periodic rate of 0.0356% .

The Balance Transfer APR is 13.99% which is a daily periodic rate of 0.0356% .

The Cash Advance APR is 13.99% which is a daily periodic rate of 0.0356% .



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Annual Percentage Rate (APR) for Purchases	<b>14.99%</b>
APR for Balance Transfers	<b>14.99%</b>
APR for Cash Advances	<b>14.99%</b>
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 27 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
Annual Fee	<b>None</b>
Transaction Fees - Foreign Transaction Fee - Overdraft Protection Transfer Fee	<b>1.00%</b> of each transaction in U.S. dollars <b>\$2.00</b>
Penalty Fees - Late Payment Fee	Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

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**Cash Back Bonus for Visa Platinum Cash Rewards:**

All purchases made will earn a cashback bonus. Cash advances, balance transfers, and transfers for overdraft do not earn the cashback bonus. The Visa Platinum Cash Rewards cashback bonus rate is 1.10%. Credits for returned merchandise and credits for disputed transactions will be deducted from the bonus total. The bonus will be paid at least annually and will be deposited to a University of Michigan Credit Union share savings account. Any earned and unpaid cashback bonus will be forfeited upon closure of the card. The Credit Union reserves the right to change or terminate the cashback bonus at any time.

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. In the event You fail to make a payment on time in any of the six billing cycles following the initial violation, You will be charged \$35.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Overdraft Protection Transfer Fee (Finance Charge):

\$2.00. If Your Account is subject to an Overdraft Protection Transfer Fee, the fee will be charged to Your Account each time an overdraft advance occurs, subject to Your Agreement.

Card Replacement Fee:

\$7.50. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$10.00. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Pay-by-Phone Fee:

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Account Research Fee:

\$30.00 per hour. Minimum of \$30.00. If Your Account is subject to an Account Research Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

**Periodic Rates:**

The Purchase APR is 14.99% which is a daily periodic rate of 0.0356% .

The Balance Transfer APR is 14.99% which is a daily periodic rate of 0.0356% .

The Cash Advance APR is 14.99% which is a daily periodic rate of 0.0356% .



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APR for Balance Transfers	<b>16.99%</b>
APR for Cash Advances	<b>16.99%</b>
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 27 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
Annual Fee	<b>None</b>
Transaction Fees - Foreign Transaction Fee - Overdraft Protection Transfer Fee	<b>1.00%</b> of each transaction in U.S. dollars <b>\$2.00</b>
Penalty Fees - Late Payment Fee	Up to <b>\$35.00</b>

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**Cash Back Bonus for Visa Platinum Cash Rewards:**

All purchases made will earn a cashback bonus. Cash advances, balance transfers, and transfers for overdraft do not earn the cashback bonus. The Visa Platinum Cash Rewards cashback bonus rate is 1.10%. Credits for returned merchandise and credits for disputed transactions will be deducted from the bonus total. The bonus will be paid at least annually and will be deposited to a University of Michigan Credit Union share savings account. Any earned and unpaid cashback bonus will be forfeited upon closure of the card. The Credit Union reserves the right to change or terminate the cashback bonus at any time.

**Other Fees & Disclosures:****Late Payment Fee:**

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. In the event You fail to make a payment on time in any of the six billing cycles following the initial violation, You will be charged \$35.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

**Overdraft Protection Transfer Fee (Finance Charge):**

\$2.00. If Your Account is subject to an Overdraft Protection Transfer Fee, the fee will be charged to Your Account each time an overdraft advance occurs, subject to Your Agreement.

**Card Replacement Fee:**

\$7.50. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

**Document Copy Fee:**

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**Account Research Fee:**

\$30.00 per hour. Minimum of \$30.00. If Your Account is subject to an Account Research Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

**Periodic Rates:**

The Purchase APR is 16.99% which is a daily periodic rate of 0.0356% .

The Balance Transfer APR is 16.99% which is a daily periodic rate of 0.0356% .

The Cash Advance APR is 16.99% which is a daily periodic rate of 0.0356% .



VISA PLATINUM CASH REWARDS

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>18.99%</b>
APR for Balance Transfers	<b>18.99%</b>
APR for Cash Advances	<b>18.99%</b>
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 27 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
Annual Fee	<b>None</b>
Transaction Fees - Foreign Transaction Fee - Overdraft Protection Transfer Fee	<b>1.00%</b> of each transaction in U.S. dollars <b>\$2.00</b>
Penalty Fees - Late Payment Fee	Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

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**Cash Back Bonus for Visa Platinum Cash Rewards:**

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**Other Fees & Disclosures:**Late Payment Fee:

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Overdraft Protection Transfer Fee (Finance Charge):

\$2.00. If Your Account is subject to an Overdraft Protection Transfer Fee, the fee will be charged to Your Account each time an overdraft advance occurs, subject to Your Agreement.

Card Replacement Fee:

\$7.50. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$10.00. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

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**Periodic Rates:**

The Purchase APR is 18.99% which is a daily periodic rate of 0.0356% .

The Balance Transfer APR is 18.99% which is a daily periodic rate of 0.0356% .

The Cash Advance APR is 18.99% which is a daily periodic rate of 0.0356% .