



Meritrust Credit Union
 P.O. Box 2926
 Wichita, KS 67201-2926
 800.342.9278

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**VISA MEMBER SELECT/VISA SHARE SECURED
 VISA MERITRUST REWARDS**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Member Select 9.75% to 18.00% , based on your creditworthiness.</p> <p>Visa Share Secured 14.92%</p> <p>Visa Meritrust Rewards 18.00% This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Member Select 9.75% to 18.00% , based on your creditworthiness.</p> <p>Visa Share Secured 14.92%</p> <p>Visa Meritrust Rewards 18.00% This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Member Select 9.75% to 18.00% , based on your creditworthiness.</p> <p>Visa Share Secured 14.92%</p> <p>Visa Meritrust Rewards 18.00% This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Visa Member Select 18.00%</p> <p>Visa Share Secured 18.00%</p> <p>Visa Meritrust Rewards 18.00%</p> <p>This APR may be applied to your account if you: - Make a late payment; or - Go over your credit limit two times in any 12-month period.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>

SEE NEXT PAGE for more important information about your account.

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	None
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	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$8.00 or 3.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$35.00) None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$28.00 Up to \$28.00 Up to \$28.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or go over your credit limit two times in any 12-month period.

Effective Date:

The information about the costs of the card described in this application is accurate as of: May 06, 2024

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Member Select, Visa Share Secured and Visa Meritrust Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not 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:

\$28.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$8.00 or 3.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$35.00.

Over-the-Credit Limit Fee:

\$28.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less.