Credit Card Account Opening Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases:	**8.90%** to **17.90%** based on your creditworthiness at the time of account opening.
APR for Cash Advances:	The Cash Advance APR is the same as the Purchase APR.
APR for Balance Transfers:	The Balance Transfer APR is the same as the Purchase APR.
Penalty APR:	None.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than $0.01.
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.
Paying Interest on Balance Transfers and Cash Advances:	We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard.

Fees:	
Annual Fee:	**None**
Balance Transfer Fee:	**None**
Overlimit Fee:	**None**
Cash Advance Fee	**None**
Late Payment Fee:	**$25.00**
Returned Check Fee:	**$25.00**
Document Copy Fee:	**$5.00** per statement
Research Fees:	**$15.00** per hour
Rush Fees - 2 Day:	**$35.00**
Rush Fees - 1 Day:	**$55.00**
Bad Address Fee:	**$5.00**

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.

Charge Card Payments: Charges incurred by use of the charge card are due when the periodic statement is received.

Effective Date: The information in this application is accurate as of March 1, 2018. This information may have changed after this date. Please contact MembersAlliance Credit Union at 2550 S. Alpine Road, Rockford, IL 61108 or 815-226-2260 or 800-426-2260 for more information.