

MONROE COUNTY COMMUNITY CREDIT UNION
CREDIT CARD ACCOUNT OPENING DISCLOSURES

Interest Rates and Interest Charges

<p>Annual Percentage Rate (APR) for Purchases</p>	<p>9.99% to 17.99% when you open your account, based on your creditworthiness.</p>
<p>APR for Balance Transfers</p>	<p>9.99% to 17.99% when you open your account, based on your creditworthiness.</p>
<p>APR for Cash Advances</p>	<p>9.99% to 17.99% when you open your account, based on your creditworthiness.</p>
<p>Paying Interest</p>	<p>We will not charge You interest on purchases if You pay Your entire new balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore.</p>

Fees

<p>Annual Fee</p>	<p>None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Foreign Transaction 	<p>1.00% of each foreign currency transaction in U.S. Dollars.</p> <p>1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$28</p> <p>Up to \$28</p>

For more information, see credit card disclosure.