



APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment. <p>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.</p>
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	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Additional Card Fee	\$5.00
- Application Fee	None

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - International Transaction Fee - Transaction Fee for Purchases	None \$3.00 or 3.00% of the amount of each cash advance, whichever is greater None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None None

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.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

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

For California Borrowers, the AlumniFi Consumer Credit is a secured credit card. 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:

\$0.00 if the current statement balance due is less than \$15.00, \$15.00 if the current statement balance due is \$15.00 to \$24.99, or \$25.00 if the current statement balance due is \$25.00 or more, if you are eight or more days late in making a payment.

Additional Card Fee:

\$5.00.

Cash Advance Fee (Finance Charge):

\$3.00 or 3.00% of the amount of each cash advance, whichever is greater.

Card Recovery Fee:

None.

Card Replacement Fee:

\$10.00.

SEE NEXT PAGE for more important information about your account.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$5.00.

PIN Replacement Fee:

None.

Rush Fee:

\$20.00 for Domestic and \$35.00 for International

Statement Copy Fee:

None.

Unreturned Card Fee:

None.

This Disclosure is provided by Michigan State University Federal Credit Union ("Credit Union"). AlumniFi Credit Union ("AlumniFi") is a trade name of the Credit Union.