

Visa Application Disclosures



PO Box 1543
 Saint Peters, MO 63376
 PH: 636-978-8800
 TF: 800-578-2187
www.movfcu.org

INTEREST RATES AND INTEREST CHARGES					
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<input type="checkbox"/> Visa Select	<input type="checkbox"/> Visa Platinum	<input type="checkbox"/> Share Secured Visa	<input type="checkbox"/> Visa Select Rewards	<input type="checkbox"/> Visa Platinum Rewards
	%	%	%	%	%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.				
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: www.consumerfinance.gov/learnmore .				
FEES					
Annual Fee	None				
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction Fee 0.8% of the US dollar amount of a foreign transaction in U.S. dollars • Foreign Transaction Fee 1.0% of the amount of a transaction conducted in a foreign currency 				
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Fee Up to \$15 • Returned Payment Fee Up to \$15 				

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new transactions). See your account agreement for further details.