

# The Right Choice



Setting it  
**right.**

We made the decision to consolidate our higher interest rate credit cards and pay off the balances by transferring them to our MSGCU VISA. It was the right choice for us since there were no fees to transfer the balances, and it was for the same low rate. Most other places charge high fees and higher rates for balance transfers...but not MSGCU!

Now with all the money we are saving in interest, we have the extra money we need to landscape our yard and to build a play structure for Annie. We are very happy that we are setting it right with MSGCU's VISA.

- ◆ Fixed rate as low as 9.75% APR\*
- ◆ No annual fee
- ◆ No cash advance or balance transfer fees

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# Setting it right with a MSGCU VISA.

	Titanium VISA	Classic VISA
<b>Interest Rates and Interest Charges</b>		
Annual Percentage Rate (APR) For Purchases	9.75% FIXED	12.75% FIXED
Annual Percentage Rate (APR) For Cash Advances	9.75% FIXED	12.75% FIXED
Annual Percentage Rate (APR) For Balance Transfers	9.75% FIXED	12.75% FIXED
How to avoid paying interest on purchases	You have 25 days to repay your balance for purchases before a finance charge will be imposed.	You have 25 days to repay your balance for purchases before a finance charge will be imposed.
Minimum Finance Charge	None	None
<b>Fees</b>		
Annual Fees	None	None
<b>Transaction Fees:</b>		
Balance Transfer Fee	None	None
Cash Advance Fee	None	None
Foreign Transaction Fee with Currency Conversion	1% of transaction amount	1% of transaction amount
Foreign Transaction Fee with no Currency Conversion	0.8% of transaction amount	0.8% of transaction amount
<b>Penalty Fees:</b>		
Late Payment Fee	\$25	\$25

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>.

Balance Computation Method: Average Daily Balance (including new transactions).

An explanation of this method is detailed in the account opening disclosure.

Replacement Card Fee (Classic and Titanium): \$5

\*APR=Annual Percentage Rate. Credit subject to approval. Normal credit standards apply. Late fees and foreign transaction fees may apply. Rate will not change while the plan is open. Ask a Member Service Representative for details.

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