



P.O. Box 244040
Montgomery, AL 36124-4040

APPLICATION AND
SOLICITATION
DISCLOSURE



SMART REWARDS VISA/PLATINUM VISA-VARIABLE
SECURED VISA/ MAX SIGNATURE VISA REWARDS

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Smart Rewards Visa to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Visa- Variable to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Visa to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MAX Signature Visa Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Smart Rewards Visa to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Visa- Variable to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Visa to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MAX Signature Visa Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<p>APR for Cash Advances</p>	<p>Smart Rewards Visa to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Visa- Variable to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Visa to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>MAX Signature Visa Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.</p>
<p>Fees</p>	
<p>Annual Fee - Annual Fee</p>	<p>None</p>
<p>Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee</p>	<p>None None 1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee</p>	<p>Up to \$25.00 None Up to \$29.00</p>

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

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 MAX Credit Union.

For California Borrowers, the Smart Rewards Visa, Platinum Visa- Variable, Secured Visa and MAX Signature Visa Rewards are secured credit cards. 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.

SEE NEXT PAGE for more important information about your account.

Other Fees & Disclosures:

Late Payment Fee:

5.00% of the amount of the required minimum payment, if you are one or more days late in making a payment. However, the fee will never be less than \$0.50, and will not exceed \$25.00.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$5.00.

Statement Copy Fee:

\$2.00 per document.