

To apply for a MEFCU Visa, simply complete the accompanying application, fold, seal with tape and mail. Postage is paid!

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	<i>Platinum:</i> 9.90% <i>Gold:</i> 13.80% <i>Classic and Classic Secured:</i> 17.88%
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn 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	
Annual Fee	<i>Platinum:</i> None <i>Gold:</i> None <i>Classic and Classic Secured:</i> \$25
Transaction Fees	
• Foreign Transactions	1% of each foreign transaction in U.S. dollars
• Cash Advance	2% of the amount of each cash advance
• Balance Transfer	2% of each balance transfer
Penalty Fees	
• Late Payment	Up to \$35
• Returned Payment	Up to \$35
• Returned Convenience Check	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

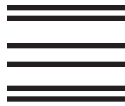
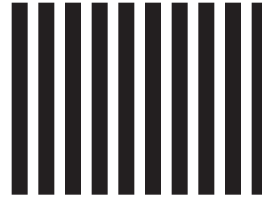
The information about the costs of the card described in this application is accurate as of 01/01/2013. This information may have changed after that date. To find out what may have changed, call us at 800-821-7280 or write to us at P.O. Box 6006, Bethesda, MD 20827-6006.



MEFCU is an
Equal Opportunity
Lender

Federally Insured
by NCUA

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 391 BETHESDA, MD

POSTAGE WILL BE PAID BY ADDRESSEE

ATTN CONSUMER LENDING
MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION
PO BOX 6006
BETHESDA MD 20897-2708



Marriott Employees'
Federal Credit Union

VISA
Credit Cards



**A Card For
Every Need**

Marriott
EMPLOYEES' FEDERAL
CREDIT
UNION

Building Relationships That Last a Lifetime

www.mefcudirect.com

MEFCU Visa® Application (you must be a MEFCU member to apply)

IMPORTANT: Read these directions before completing this application. Check the appropriate box and write your initials where marked if applying for joint credit – we cannot process this application otherwise.

- Individual Application: If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- Joint Application: If you are applying for joint credit with another person, provide information about the joint applicant or user and sign below.

We intend to apply for joint credit. Applicant Joint Applicant

Name of primary applicant (first, middle, last) _____ Mother's maiden name _____

Address _____ City _____ State _____ Zip _____
 Rent Own _____ \$ _____

Social Security number _____ Date of birth _____ Years at personal residence _____ Rent/mortgage payment _____

Home phone _____ Work phone _____ \$ _____ Gross monthly income* _____ Alimony/support you pay _____

Current employer _____ Hire date _____ Position _____

Other sources of income* _____ Personal reference/nearest relative _____ Relationship to borrower _____ Daytime phone _____
 I/We do do not have any past or present unsatisfied suits, judgments, repossessions, IRS liens, or garnishments.
 I/We have have not filed for bankruptcy in the past 10 years. (If yes, give details on a separate sheet and enclose with application.)

Name of co-applicant (first, middle, last) _____ **Account requested** _____ **If do not qualify for the Card requested, I will accept:** _____
 Platinum Credit line requested \$ _____
 Gold Credit line requested \$ _____
 Classic Credit line requested \$ _____
 Classic Secured \$500 line unless fully secured.
 Classic Secured

Social Security number _____ Date of birth _____ Daytime phone _____

Current employer _____ Hire date _____ Gross monthly income* _____

*Alimony, child support or separate maintenance income does not need to be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Please read and sign BOTH sections A & B below. Unsigned applications cannot be processed and may be returned.

A I/We warrant the truth of the enclosed information. I/We realize it will be relied upon by the Credit Union in deciding whether or not to grant me/us credit. I/We authorize my/our employer(s) or their agent to provide employment, compensation, and demographic information about me/us to the pertinent parties. I/We agree and understand that, if approved, I am/We are contractually obligated according to the terms of the Visa Credit Card Agreement and I/We promise to pay all amounts charged to my/our account according to its terms. I/We will receive a copy of the Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure upon approval of my/our application. I/We agree that such liability is joint and several.

Signature of primary applicant _____ Signature of co-applicant _____ Date _____ Date _____ MEFCU account # _____ MEFCU account # _____

B I/We pledge and grant the Credit Union a security interest in my/our shares with the Credit Union, including shares hereafter acquired, to secure my/our Visa account. I/We authorize the Credit Union to apply these shares to pay any amount due in the event of my/our default.

Signature of primary applicant _____ Signature of co-applicant _____ Date _____ Date _____ MEFCU account # _____ MEFCU account # _____
Visa Classic Secured Only: You agree you will open a Special Share Savings Account with restricted funds which will equal 110% of your credit limit. You agree to place at least \$250 on deposit as collateral for your Visa account in the Special Share Savings Account and to make weekly and/or other periodic deposits of at least \$20 through payroll deductions until that account reaches the greater of \$550 or 110% of your credit limit. Your \$20 weekly payroll deductions to this account will continue unless you request otherwise in writing. Unless checked here you also agree to make weekly and/or other periodic deposits to a designated Share Savings Account through payroll deduction in amounts equal to the greater of \$4.00 each week or 3% of the credit limit on your Visa account per month and authorize us to deduct your actual minimum payment each month from your designated Share Savings Account. Deposits in this account also will be restricted.

MEFCU Visa Card Transfer Request

Please transfer the present balance(s) on my other credit cards or loans to my MEFCU Visa Card, up to my available credit limit.
 NOTE: Cash advances, including transferred balances, begin accruing interest charges from the transaction date.

Name _____ MEFCU Visa account number _____
 MEFCU account number _____ MEFCU Visa account number _____
 Signature (required) _____ Daytime phone _____
 Please send me a check for \$ _____, so I can pay off my other creditor(s).
 Please deposit \$ _____ into my MEFCU share (savings) account, so I can pay off my other creditor(s). share draft (checking) account, so I can pay off my other creditor(s).

For more information, call 800-821-7280.

Complete this section to apply for a new Visa account

Complete this section to transfer balances

Opened By: _____ Date: _____ Card Number issued: _____ OFAC: No Match Credit Limit _____

Please see the reverse side for Marriott Employees' Federal Credit Union's Application Disclosure.