

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	<p><i>Platinum Preferred:</i> 9.90% to 17.90% This APR is based on your creditworthiness when you open your account.</p> <p><i>Platinum Preferred with Rewards:</i> 11.80% to 17.90% This APR is based on your creditworthiness when you open your account.</p> <p><i>Platinum Student Advantage:</i> 15.80%</p> <p><i>Platinum Secured:</i> 17.50%</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. We will begin charging interest on cash advances, balance transfers and Convenience Checks 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	Platinum Preferred: None Platinum Preferred with Rewards: None Platinum Student Advantage: None Platinum Secured: \$25
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction 1% of each foreign transaction in US dollars • Cash Advance 3% of the amount of each cash advance • Balance Transfer 3% of each balance transfer • Convenience Checks 3% of the amount of each Convenience Check
Penalty Fees	<ul style="list-style-type: none"> • 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)."

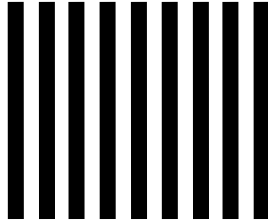
The information about the costs of the card described in this application is accurate as of 03/18. This information may have changed after that date. To find out what may have changed, call us at 800-821-7280 or write to us at P.O. Box 6006, Bethesda, MD 20827-6006.

Federally Insured by NCUA

MEFCU is an Equal Opportunity Lender

MC032018

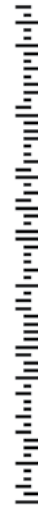
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 391 BETHESDA, MD

POSTAGE WILL BE PAID BY ADDRESSEE

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



Visa® Credit Cards



Visa Platinum Preferred
Visa Platinum Preferred with Rewards
Visa Student Advantage
Visa Secured



*Building Relationships
That Last A Lifetime*

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 _____

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**

Social Security number _____ Date of birth _____ Daytime phone _____
 Platinum Preferred Credit line requested \$ _____
 Platinum Preferred with Rewards Credit line requested \$ _____
 Student Advantage _____
 Secured \$500 line unless fully secured.

Current employer _____ Hire date _____ Gross monthly income* _____ **If I do not qualify for the card requested, I will accept:** Secured
 *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 this application information – oral, by phone, written, faxed, or by other electronic means – and authorize you, your employees and agents to investigate and verify any information that is provided. 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 _____ Date _____ MEFCU account # _____ Signature of joint applicant _____ Date _____ 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 _____ Date _____ MEFCU account # _____
Visa 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 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 or visit us at www.mefcudirect.com.

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

Complete this section to apply for a new Visa account

Complete this section to transfer balances

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