



PO Box 746  
 Brainerd, MN 56401  
 (218) 829-0371 • (877) 643-6466  
 Fax: (218) 829-8078  
 mmfcu.org

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA CLASSIC/VISA PLATINUM REWARDS  
 VISA PREMIER REWARDS**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Classic</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>9.99% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>10.99% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Premier Rewards</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>14.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Classic</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>9.99% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>10.99% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Premier Rewards</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>14.24% to 18.00%</b>, 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.

<b>APR for Cash Advances</b>	<p><b>Visa Classic</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>9.99% to 18.00%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>10.99% to 18.00%</b> , based on your creditworthiness.</p> <p><b>Visa Premier Rewards</b>  <b>0.00%</b> Introductory APR for a period of 12 billing cycles</p> <p>After that, your APR will be <b>14.24% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$25.00</b>

**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: January 1, 2026 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Introductory APR:** Introductory APR only applies to new credit card accounts opened with Mid Minnesota Federal Credit Union. Transferring from a loan, one credit card product to another, and/or credit line increase do not qualify for the Introductory APR.

**For California Borrowers, the Visa Classic, Visa Platinum Rewards and Visa Premier 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](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Card Replacement Fee: \$10.00.

Rush Fee: \$40.00.

Statement Copy Fee: \$4.00.