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Chelsea, MA 02150  
877-696-3876

APPLICATION AND  
SOLICITATION  
DISCLOSURE



Metro Rewards/Metro Saver/Metro Builder

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Metro Rewards</b> <b>15.49%, 16.74%, 18.00% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Metro Saver</b> <b>12.74%, 14.24%, 15.74% or 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Metro Builder</b> <b>15.99%</b></p>
APR for Balance Transfers	<p><b>Metro Rewards</b> <b>7.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>15.49% , 16.74%, 18.00% or 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Metro Saver</b> <b>7.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>12.74% , 14.24%, 15.74% or 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Metro Builder</b> <b>15.99%</b></p>
APR for Cash Advances	<p><b>Metro Rewards</b> <b>17.99%</b></p> <p><b>Metro Saver</b> <b>17.99%</b></p> <p><b>Metro Builder</b> <b>15.99%</b></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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$0.50</b> .
For Credit Card Tips from the Consumer Financial Protection Bureau	<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>

Fees	
<b>Annual Fee</b> - Annual Fee - Metro Builder	<b>\$69.00</b>
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$0.95</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$10.00</b> Up to <b>\$25.00</b>

#### How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

#### Promotional Period for Introductory APR - Metro Rewards, Metro Saver:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 120 days following the opening of your account. Any existing balances on Metro Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

#### Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

#### Effective Date:

The information about the costs of the card described in this application is accurate as of: December 19, 2024

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Metro Rewards, Metro Saver and Metro Builder 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.**

#### Other Fees & Disclosures:

##### Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 16 or more days late in making a payment.

##### Annual Fee - Metro Builder:

\$69.00.

##### Cash Advance Fee (Finance Charge):

\$0.95.

##### Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

##### Card Replacement Fee:

\$10.00.

##### Emergency Card Replacement Fee:

\$20.00.

Pay-by-Phone Fee:  
\$10.00.

Rush Fee:  
\$20.00.

Statement Copy Fee:  
\$5.00.