



Buffalo Metropolitan Federal Credit Union
Banking at its Best

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**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Introductory APR for a period of 48 billing cycles. After that, your APR will be to , based on your creditworthiness.
APR for Balance Transfers	Introductory APR for a period of 48 billing cycles. After that, your APR will be to , based on your creditworthiness.
APR for Cash Advances	Introductory APR for a period of 48 billing cycles. After that, your APR will be to , based on your creditworthiness.
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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None 3.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 Up to \$30.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 48 billing cycles following the opening of your account. Any existing balances on Buffalo Metropolitan Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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 Credit Union.

For California Borrowers, the Student MasterCard is a secured credit card. 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:

\$30.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

\$100.00.

Rush Fee:

\$50.00.

Statement Copy Fee:

\$1.00 per page.

Emergency Card Replacement Cancellation Fee:

\$50.00 per request.

Emergency Card Replacement Fee - Mailed outside of the United States:

\$165.00 per request.

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