

## Visa Credit Card Disclosures

The information about the costs of the card are accurate as of the effective date of July 1, 2017. You can call us at (614) 239-0210 or write us at PO Box 13240, Columbus, OH 43213 to inquire if any changes have occurred since the effective date.

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases:

**9.90% - 13.90%**

when you open your account, based on your creditworthiness.

### APR for Balance Transfers:

9.90%-13.90% when you open your account, based on your creditworthiness.

### APR for Cash Advances:

9.90%-13.90% when you open your account, based on your creditworthiness

### Penalty APR and When It Applies:

17.99% This APR will apply to your entire balance if you are more than 60 days delinquent for any payment owed. The APR will return to the standard rates if you make six consecutive on-time payments.

### How To Avoid Paying Interest on Purchases:

Your due date is at least 28 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 balance transfers and cash advances on the transaction date.

*To learn more about the 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

#### Transaction Fees:

Balance Transfer	3.00% of the transaction, but not less than \$10
Cash Advance	3.00% of the transaction, but not less than \$10
Foreign Transaction	1% of each transaction in U.S. dollars 1% of each U.S. Dollar transaction that occurs in a foreign country

#### Penalty Fees:

- Late Payment Up to \$20.00 after 5 days
- Returned Payment Up to \$20.00

#### How We Will Calculate Your Balance.

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

### Whitehall

4000 E. Broad St.  
Columbus, Ohio 43213  
614-239-0210

### Reynoldsburg

6623 E. Main St.  
Reynoldsburg, Ohio 43068  
614-863-3096

### Gahanna

5600 N. Hamilton Rd.  
Columbus, Ohio 43230  
614-855-5041

### DSCC/DFAS

Building 20, Room B110S  
614-237-4676  
Building 21, Room A132  
614-236-3371



For current rates, call

614-239-0210 or 800-986-3876  
or visit [www.columbusmetro.org](http://www.columbusmetro.org)



## Credit Cards



**A Columbus Metro Visa Platinum  
is the obvious choice.**

[www.columbusmetro.org](http://www.columbusmetro.org)

## You Want More

Columbus Metro's Visa Platinum® card offers the convenience, reliability and security you've come to expect from a credit card. What's more, our card offers competitive rates, exceptional rewards and the personal service you expect from your credit union.



### Features Include:

- No annual fee
- Credit lines from \$500 to \$15,000
- Same low rate for purchases, cash advances and balance transfers
- Rewards with every purchase
- Visa Platinum Benefits including auto rental insurance, travel accident insurance, purchase protection and more
- Zero liability for unauthorized transactions
- Verified by Visa fraud protection



## More Rewards

We know that you probably have more than one credit card, so we reward you generously for using our card instead of the others in your wallet. You'll earn one point for every dollar you spend with no limits and no caps. Redeem your points at any time for merchandise, travel, gift cards, statement credits and more at [www.manage-my-rewards.com](http://www.manage-my-rewards.com).

## More Access

You can access your account information 24 hours a day at [www.GoToMyCard.com](http://www.GoToMyCard.com). Check your balance, review your activity, make payments, transfer balances and more.

While credit cards are universally accepted, sometimes you want or need to write a check. You'll receive two convenience checks with each monthly statement.

## More Savings

If you're carrying balances on other cards, you can save by transferring them to your low-rate Columbus Metro Visa Platinum. Unlike other issuers, we don't charge hefty fees — our fee is just 3% of the amount transferred (minimum \$10). Transfer balances online at [www.GoToMyCard.com](http://www.GoToMyCard.com) or download a balance transfer request form from our website and we'll do it for you.

## More Peace of Mind

Columbus Metro's Visa Platinum cards feature an EMV or smart chip which makes cards harder to counterfeit and provides greater protection for your personal information.

What's more, Visa's Zero Liability Policy®\* guarantees that you won't be held responsible for unauthorized charges. You're protected if your Visa card is lost, stolen or fraudulently used, online or offline.

Our payment protection plans can help you make your credit card payments when an unexpected life event affects your income. Contact us for more information.

## Apply Today

You can apply for your Columbus Metro Visa Platinum 24/7 at [www.columbusmetro.org](http://www.columbusmetro.org). Or, call or stop in any of our offices to speak to one of our loan professionals.

*\*Visa's Zero Liability Policy does not apply to Visa corporate or Visa purchasing card or account transactions, or any transactions that are not processed by Visa. You must notify Columbus Metro FCU immediately of any unauthorized use.*

