

CREDIT INSURANCE

Your Application for Credit Insurance

"You" or "your" means the member and joint insured (if applicable).

Credit Insurance is voluntary and not required to obtain this credit card. You can get this insurance only if you check the "yes" box below, sign your name, and write in the date. The rate you are charged for insurance is subject to change. You will be given a 31 day advance written notice before increase goes in effect. You have the right to stop this insurance by notifying METRO Federal Credit Union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize METRO Federal Credit Union to add the charges for insurance to your loan each month.

I elect the following insurance coverage:

Single Credit Disability Yes No
 Single Credit Life Yes No
 Joint Credit Life Yes No



*Per \$100 of your monthly balance

Coverages	Cost*	Insurance Premiums	Disability	Life
Single Credit Disability	17.9¢	Maximum Monthly Benefit	\$750	N/A
Single Credit Life	5.5¢	Maximum Amount of Loan Insurable**	\$50,000	\$50,000
Joint Credit Life	8.8¢	Maximum Age for Insurance	66	70

** This amount may be less the amount of your loan.

If you are disabled for more than 30 days, the Disability Benefit will begin on the 31st of disability.

 Date of Birth Applicant Signature Date

 Date of Birth Co-Applicant Signature Date
 (Eligible For Joint Credit Life Only)

Note: This insurance product is not insured or Guaranteed by the Government or NCUA.



METRO Federal Credit Union
 2440 E. Rand Road
 Arlington Heights, IL 60005
 (847) 670-0456
 Fax (847) 670-0401

METRO'S VISA CLASSIC

- A LOW 13.8% FIXED APR
(NOT AN INTRODUCTORY RATE, SO YOUR RATE WILL NOT INCREASE)
- NO ANNUAL FEE

METRO'S VISA GOLD

- A LOW 12.8% FIXED APR
(MUST QUALIFY FOR A MINIMUM LINE-OF-CREDIT OF \$5,000)
- NO ANNUAL FEE

METRO'S PLATINUM

- A LOW 11.8% FIXED APR
(MUST QUALIFY FOR A MINIMUM LINE-OF-CREDIT OF \$5,000)
- \$25.00 ANNUAL FEE

VISA CLASSIC BENEFITS:

- \$250,000 Travel Accident Insurance** — you are automatically protected by \$250,000 travel accident insurance, at no charge, whenever you charge your airline, bus, boat or train tickets to your METRO VISA CLASSIC Card account.

VISA GOLD AND PLATINUM ADVANTAGES:

- Auto Rental Collision/Loss Damage Insurance** — reimburses you for the amount of collision damage or theft - up to the full value of the car, when you charge your rental car to your VISA GOLD Card account.
- \$500,000 Travel Accident Insurance** — you are Automatically protected by \$500,000 travel accident insurance, at no charge, whenever you charge your airline, bus, boat or train tickets to your METRO VISA GOLD Card account.
- Emergency Travel Assistance** — 24 hours a day, anywhere in the world. Emergency transportation assistance and medical and legal referrals are available with just one toll-free call.
- Emergency Cash** — up to \$1,000 or your available cash limit at thousands of Emergency Service locations worldwide.
- Visa Assistance Center** — gold card members can access these valuable services and others, through the Visa Assistance Center at 1-800-VISA-911 —available 24 hours a day, 365 days a year, in the US.

STANDARD BENEFITS ON CLASSIC, GOLD, AND PLATINUM:

- ATM Access** — Use your VISA card at thousands of ATM locations around the world, 24 hours a day. Convenience of cash when you need it. No cash advance fees or transaction fees.
- Transfer Existing Balances** — you can transfer your other credit card balance (Visa®, MasterCard®, Discover®, Department Stores, and Oil company cards) to your METRO VISA Card and save on finance charges and eliminate annual fees. Complete the balance transfer section on reverse side and return with your application. For more information call (847) 670-0456.

- ScoreCard Bonus Points** - Earn bonus Point for every net retail purchase you make with our METRO Federal Credit Union Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what ScoreCard has to offer! To find out how the plan works, ask one of our friendly representatives at 847-670-0459.

METRO FEDERAL CREDIT UNION

2440 E. Rand Road
 Arlington Heights IL 60004
 Main (847) 670-0456 Fax (847) 670-0401
 TDD (847) 670-9640



BUSINESS HOURS

LOBBY

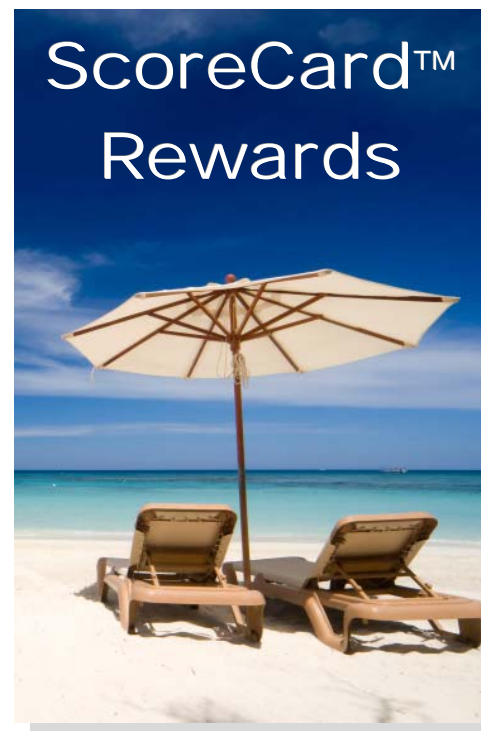
Monday-Friday
 8:00am - 6:00pm
Saturday
 8:00am - 1:00pm

DRIVE-THRU

Monday-Friday
 7:00am - 6:00pm
Saturday
 7:00am - 1:00pm

WEB: <http://www.mcu.org>

E-mail: accountservices@mcu.org



BALANCE
 TRANSFER
 APPLICATION

**CREDIT CARD
 BALANCE TRANSFER**

**CREDIT CARD
 BALANCE TRANSFERS
 TO METRO VISA
 AS LOW AS 11.80% APR.**



Transfer Today!

CREDIT CARD DISCLOSURES Effective 2/22/10

General Requirement: Membership in METRO and a \$50 Savings Account Balance.

	Visa Classic	Visa Gold Minimum Credit Line \$5,000	Visa Platinum Minimum Credit Line \$5,000
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	13.80% Fixed Rate	12.80% Fixed Rate	11.80% Fixed Rate
Annual Percentage Rate (APR) for Balance Transfers	13.80% Fixed Rate	12.80% Fixed Rate	11.80% Fixed Rate
Annual Percentage Rate (APR) for Cash Advances	13.80% Fixed Rate	12.80% Fixed Rate	11.80% Fixed Rate
Penalty APR and When it Applies	None	None	None
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 interest on purchases if you pay your entire balance by the due date (Grace Period) each month.		
Minimum Interest Charges	If you are charged interest, the charge will never be less than \$.50		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard		
Fees	Visa Classic	Visa Gold	Visa Platinum
Annual Fee	None	None	\$25.00
Transaction Fees			
Balance Transfer	None	None	None
Cash Advances	None	None	None
Foreign transaction	1.0%	1.0%	1.0%
Penalty Fees			
Late Payment	\$30.00	\$30.00	\$30.00
Over-the-Credit-Limit	None	None	None
Returned Payment	\$25.00	\$25.00	\$25.00
Other Fees			
Draft Copy Fee	\$15.00	\$15.00	\$15.00
Statement Copy Fee	\$ 5.00	\$ 5.00	\$ 5.00
Card Pick-up Fee	\$65.00	\$65.00	\$65.00
Card Replacement Fee	\$15.00	\$15.00	\$15.00

The finance charge for the billing cycle is computed by applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment.



CREDIT CARD BALANCE TRANSFER REQUEST FORM & AUTHORIZATION

CARD NUMBER:	
CARD NAME:	TRANSFER \$:
MAILING ADDRESS:	
CARD NUMBER:	
CARD NAME:	TRANSFER \$:
MAILING ADDRESS:	
CARD NUMBER:	
CARD NAME:	TRANSFER \$:
MAILING ADDRESS:	
CARD NUMBER:	
CARD NAME:	TRANSFER \$:
MAILING ADDRESS:	

TOTAL BALANCE TRANSFER AMOUNT \$

I hereby authorize METRO Federal Credit Union to reduce or payoff the amount due on the above revolving charge accounts by issuing a check to the account(s) listed above and processing a cash advance for the total amount to my METRO Visa account. I understand that if there is an insufficient credit amount available on my METRO Visa account, the Credit Union will pay the accounts in the order listed above, and inform me of any accounts that cannot be paid in full. I also understand that there may be outstanding charges on my account and that this advance may not pay the total balance due. I understand that METRO is not responsible if the payments discussed above are late or lost in the mail. I also understand that this advance is subject to credit approval and verification of my credit history.

YOUR METRO VISA # _____

SIGNATURE : _____

PRINT NAME: _____ **DATE** _____

YOUR ADDRESS: _____

DAYTIME PHONE # _____

For more information about this balance transfer offer or to apply for METRO's Visa Card please call us at 847) 670-0456.