



Reward yourself with the money saved from no annual fees and our low-interest rates rather than counting points that may never be used!

APPLY TODAY!

Apply for a Visa Classic Credit Card today to start achieving your financial goals!

Easily submit your application:

- At mvfcu.coop/visaclassic
- By phone at 1-800-976-5198
- At any of our Community Offices
- By mail: 1020 S. Bailey St.
Palmer, AK 99645
- By fax: 907-745-6893

CONTACT US
WWW.MVFCU.COOP



INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	11.75% to 14.75% , based on your creditworthiness when you open your account. This APR will vary with the market based on the U.S. Prime Rate.*
APR for Cash Advances and Balance Transfers	11.75% to 14.75% , based on your creditworthiness when you open your account. This APR will vary with the market based on the U.S. Prime Rate.*
Paying Interest	Your due date is approximately 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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: consumerfinance.gov/learnmore .
FEES	
Annual Fee	None
Transaction Fees	<i>Cash Advance Fee:</i> \$5 per day <i>Foreign Transaction Fee:</i> 2% of the US dollar amount of the foreign transaction.
Penalty Fees	<i>Late Payment Fee:</i> Up to \$15 <i>Return Item Charge:</i> Refer to current MVFCU Fee Schedule.
Replacement Card Fee	\$10 per card
Statement Copy Fee	\$2.50 per statement
OTHER CARD INFORMATION	
CREDIT Companion	Ask a Representative today about Credit Companion, a feature made available to Visa Classic card holders!
How Your Balance Is Calculated	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.
ATM Daily Limit	\$500 daily limit and 10 transactions per day.
Daily Spending Limits	\$5,000 daily limit and 10 transactions per day.
* The APR is based on the US Prime Rate of 7.75% as of 12/1/2024. We add a margin of between 4.0% and 7.0% to determine your APR, we will not advance the rate beyond 2% per year. The APR is established on an annual basis. The above rates and fees are effective as of 1/16/2025.	

VISA CLASSIC CREDIT CARD APPLICATION
NO ANNUAL FEE AND LOW INTEREST RATES!



MATANUSKA VALLEY FEDERAL CREDIT UNION

