

The following disclosure represents important details concerning your Credit Card. The information about costs of the card are accurate as of . You can write us at Members Preferred Credit Union, 1515 Hoopes Ave., P.O. Box 2200, Idaho Falls, Idaho 83403-2200 or call us at (208) 523-0090 to inquire if any changes occurred since the effective date.

	Visa Classic	Preferred Visa Fixed	Prestige Visa	Paramount Visa	Premier Visa	Prime Visa
Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	10.90%*	8.88%	10.88%*	11.88%*	12.88%*	Tier 1
						13.88%*
						Tier 2
						15.88%*
Other APR's	Penalty APR: None	**Penalty APR: 12.8%	Penalty APR: None	Penalty APR: None	Penalty APR: None	Penalty APR: None
Variable Rate Information*	Your APR may vary. Rates will be determined based on market conditions and is determined by the credit union's board of directors, which can increase or decrease substantially from time to time. In no event will the ANNUAL PERCENTAGE RATE be less than 8.88% or more than the maximum rate allowed by applicable state law. Any increase in the rate will result in higher payments.					
Grace Period for Repayment of Balances for Purchases	25 days from statement of closing date for repayment of purchases to avoid finance charges.			None		
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases).					
Annual Fee	None			\$12.00	\$16.00	\$19.00
Minimum Finance Charge	None					
Transaction Fee for Purchases	None					
Foreign Currency Conversion Fee: 1% of the transaction amount. Balance transfer fee: None Late Payment fee: You will be charged 5% of the payment or \$15.00, whichever is greater after 15 days.				Transaction fee for cash advances: None Over-the-credit Limit fee: \$10.00		

**Penalty APR: If payment is over 15 days late the (APR) will change to 12.8% and become a variable rate loan. If the penalty rate was applied to you, you are not eligible to reapply for a fixed rate visa for six months from the date of (APR) change.

	Visa Classic	Preferred Visa Fixed	Prestige Visa	Paramount Visa	Premier Visa	Prime Visa
Annual Percentage Rate (APR) for Purchases	10.90 %	8.88%	10.88%*	11.88%*	12.88%*	Tier 1
						13.88%*
						Tier 2
						15.88%*
Other APR's	Balance Transfer APR: None Cash Advance APR: 10.90% **Penalty APR: None	Balance Transfer APR: None Cash Advance APR: 8.88% **Penalty APR: 12.8%	Balance Transfer APR: None Cash Advance APR: 10.88% **Penalty APR: None	Balance Transfer APR: None Cash Advance APR: 11.88% **Penalty APR: None	Balance Transfer APR: None Cash Advance APR: 12.88% **Penalty APR: None	Balance Transfer APR: None Cash Advance APR: Tier 1: 13.88% Tier 2: 15.88% **Penalty APR: None
Variable Rate Information*	Your APR may vary. Rates will be determined based on market conditions and is determined by the credit union's board of directors, which can increase or decrease substantially from time to time. In no event will the ANNUAL PERCENTAGE RATE be less than 8.88% or more than the maximum rate allowed by applicable state law.					
Grace Period for Repayment of Balances for Purchases	25 days from statement of closing date for repayment of purchases to avoid finance charges.	25 days from statement of closing date for repayment of purchases to avoid finance charges.	None	None	None	None
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases).					
Annual Fee	None	None	None	\$12.00	\$16.00	\$19.00
Minimum Finance Charge	None	None	None	None	None	None
Transaction Fee for Purchases	None	None	None	None	None	None
<p>Transaction fee for cash advances: None</p> <p>Balance transfer fee: None</p> <p>Late Payment fee: You will be charged 5% of the payment or \$15.00, whichever is greater after 15 days.</p> <p>Over-the-credit Limit fee: \$10.00</p>						

****Penalty APR:** If payment is over 15 days late the (APR) will change to 12.8% and become a variable rate loan. If the penalty rate was applied to you, you are not eligible to reapply for a fixed rate visa for six months from the date of (APR) change.



1515 HOOPESAVE
IDAHO FALLS, ID 83404

PRESTIGE VARIABLE VISA DISCLOSURE	MEMBER'S MPCU ACCOUNT #
Annual Percentage Rate (APR)	10.88%
Other (APRs) Cash Advance Rate	14.88%
Variable Rate Information.	Your rate may vary. Rate for Purchases and Cash Advances will be determined by the Board of Directors at their discretion.
Credit Limit	\$
Grace period for repayment of the balance for purchase.	N/A
Method of computing the balance for purchases.	Average Daily Balance (including new purchases).
Annual Fee	N/A
Minimum Finance Charge	\$0.00
Transaction Fee for Purchases.	N/A
Late Fee Payment.	5% of unpaid payment or \$10.00 whichever is greater.
Over limit Fee.	\$10.00
Penalty Rate.	N/A
Payment Due Date.	25 th of every month.
Minimum Payment.	\$25.00 or 3% of loan balance.

*If the penalty rate was applied to you, you are not eligible to reapply for a fixed rate visa for six months from the date of (APR) change.

By signing below you acknowledge you have received a copy of the Terms and Conditions and this Visa Disclosure.

X _____
Borrower 1 Date

X _____
Borrower 2 Date

X _____
Borrower Date

For Creditor Use:
Date _____
Approval _____
Decline _____
Comments _____



1515 HOOPESAVE
IDAHO FALLS, ID 83404

PARAMOUNT VARIABLE VISA DISCLOSURE	MEMBER'S MPCU ACCOUNT #
Annual Percentage Rate (APR)	12.88%
Other (APRs) Cash Advance Rate	16.88%
Variable Rate Information.	Your rate may vary. Rate for Purchases and Cash Advances will be determined by the Board of Directors at their discretion.
Credit Limit	\$
Grace period for repayment of the balance for purchase.	N/A
Method of computing the balance for purchases.	Average Daily Balance (including new purchases).
Annual Fee	\$12.00
Minimum Finance Charge	\$0.00
Transaction Fee for Purchases.	N/A
Late Fee Payment.	5% of unpaid payment or \$10.00 whichever is greater.
Over limit Fee.	\$10.00
Penalty Rate.	N/A
Minimum Payment.	\$25.00 or 3% of loan balance.

*If the penalty rate was applied to you, you are not eligible to reapply for a fixed rate visa for six months from the date of (APR) change.

By signing below you acknowledge you have received a copy of the Terms and Conditions and this Visa Disclosure.

X _____
Borrower 1 Date

X _____
Borrower 2 Date

X _____
Borrower Date

For Creditor Use:

Date _____

Approval _____

Decline _____

Comments _____



1515 HOOPESAVE
IDAHO FALLS, ID 83404

PREMIER VARIABLE VISA DISCLOSURE	MEMBER'S MPCU ACCOUNT #
Annual Percentage Rate (APR)	16.88%
Other (APRs) Cash Advance Rate	20.88%
Variable Rate Information.	Your rate may vary. Rate for Purchases and Cash Advances will be determined by the Board of Directors at their discretion.
Credit Limit	\$
Grace period for repayment of the balance for purchase.	N/A
Method of computing the balance for purchases.	Average Daily Balance (including new purchases).
Annual Fee	\$16.00
Minimum Finance Charge	\$0.00
Transaction Fee for Purchases.	N/A
Late Fee Payment.	5% of unpaid payment or \$10.00 whichever is greater.
Over limit Fee.	\$10.00
Penalty Rate.	N/A
Payment Due Date.	25 th of every month.
Minimum Payment.	\$25.00 or 3% of loan balance.

*If the penalty rate was applied to you, you are not eligible to reapply for a fixed rate visa for six months from the date of (APR) change.

By signing below you acknowledge you have received a copy of the Terms and Conditions and this Visa Disclosure.

X _____
Borrower 1 Date

X _____
Borrower 2 Date

X _____
Borrower Date

For Creditor Use:
Date _____
Approval _____
Decline _____
Comments _____



1515 HOOPESAVE
IDAHO FALLS, ID 83404

PRIME VARIABLE VISA DISCLOSURE	MEMBER'S MPCU ACCOUNT #
Annual Percentage Rate (APR)	19.88%
Other (APRs) Cash Advance Rate	23.88%
Variable Rate Information.	Your rate may vary. Rate for Purchases and Cash Advances will be determined by the Board of Directors at their discretion.
Credit Limit	\$
Grace period for repayment of the balance for purchase.	N/A
Method of computing the balance for purchases.	Average Daily Balance (including new purchases).
Annual Fee	\$19.00
Minimum Finance Charge	\$0.00
Transaction Fee for Purchases.	N/A
Late Fee Payment.	5% of unpaid payment or \$10.00 whichever is greater.
Over limit Fee.	\$10.00
Penalty Rate.	N/A
Payment Due Date.	25 th of every month.
Minimum Payment.	\$25.00 or 3% of loan balance.

*If the penalty rate was applied to you, you are not eligible to reapply for a fixed rate visa for six months from the date of (APR) change.

By signing below you acknowledge you have received a copy of the Terms and Conditions and this Visa Disclosure.

X _____
Borrower 1 Date

X _____
Borrower 2 Date

X _____
Borrower Date

For Creditor Use:
Date _____
Approval _____
Decline _____
Comments _____



MPCU VISA CREDIT CARD AGREEMENT

This Cardholder Agreement and Disclosure Statement cover all Visa Cards with MPCU. In this Agreement the words "Cardholder(s)" means the person whose name is embossed on the card(s) issued. The word "Issuer" means the financial institution (MPCU), who is issuing the card(s).

Reg. Z Initial Disclosures. Cardholder acknowledges receiving from Issuer the Initial Disclosures required by Regulation Z Truth-In-Lending Act and agrees that the terms contained in the Initial Disclosures apply to Cardholder and Cardholder's use of the Card.

Purchases and Cash Advances. The Cardholder may use their card to buy goods and services anywhere it is accepted. The Cardholder may also use their card to borrow cash from the Issuer or any other financial institution or Automated Teller Machine.

Minimum Periodic Payment. The minimum periodic payment required is the total New Balance as shown on your monthly billing statement if the amount is under \$25.00. If the New Balance exceeds \$25.00, the minimum periodic payment is 3% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due, or \$25.00 whichever is greater.

Annual Fee. A non-refundable annual fee of the amount disclosed in the Initial Disclosure shall be charged to the account. The annual fee is treated as a Credit Purchase for purposes of calculating Finance Charges, unless prohibited by law. The Cardholder agrees to pay to Issuer the annual fee disclosed. Such annual fee shall be charged whether or not Cardholder uses the card to obtain credit purchases or Cash Advances.

Property of Issuer; Cancellation Rights. Each Card is the property of Issuer, is not transferable and must be surrendered upon demand. Each card can be canceled as well as repossessed by Issuer, and privileges thereof revoked, at any time without prior notice.

Credit Limit; Over Limit Fees. Cardholder shall not use Card or permit the use of Related Cards to obtain Credit Purchases or Cash Advances which will increase Cardholders MPCU indebtedness to Issuer to an amount in excess of the limit established by Issuer. In the event Cardholder incurs charges in amounts exceeding such maximum authorized credit, Cardholder shall pay immediately the amount by which the total New Balance exceeds such maximum authorized credit, and an over limit fee in the amount disclosed to Cardholder in the Initial Disclosure.

No Liability for Refusal to Honor Card; No Cash Refunds. All Credit Purchase and Cash Advances are affected at the option of the Seller and Cash Advancing Institution, and Issuer shall not be responsible for refusal by any Seller Cash Advancing Institution to honor the Card or any Related Card. Any refund(s), adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholders account statement with Issuer.

Monthly Statement; Cardholder Payment. Issuer will send to Cardholder, at monthly interval determined by Issuer, a statement reflecting the prior monthly period all MPCU Cards and Related Card transactions. Such statements shall be deemed correct and accepted by Cardholder and all holders of Related Cards unless Issuer notified to the contrary in writing within 60 days of mailing of such statement as provided for issue of Initial Disclosure. Cardholder will pay such statement by remitting to Issuer within 25 days from the closing date reflected on the statement either the full amount billed or, at Cardholder's option, an installment equal to at least the required minimum periodic payment disclosed to Cardholder by the Issuer in the Initial Disclosure. All payments by Cardholder will be made in U.S. dollars. Charges including currencies other than U.S. dollars will be converted to U.S. dollars at the rate in effect at the time of charges are converted by Issuer, its agent or other authorized party making such conversion.

Rate of Interest; Finance Charge Calculation Method. Interest on Cash Advances and Credit Purchases will be charged in accordance with the finance charge calculation method disclosed to cardholder by Issuer in the Initial Disclosure. The rate of interest to be established by Issuer from time to

time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the Annual Percentage Rate set forth in the Initial Disclosures provided to Cardholder by Issuer.

Immediate Payment of All Amounts Owed. Cardholder's Credit Card Account balance will, at Issuer's option, become immediately due and payable, without notice, in the event that (a) Cardholder dies or becomes bankrupt or insoluble (b) Cardholder fails to make payments due on the Account, incurs charges for Purchases and Cash Advances which exceed the maximum authorized credit, or otherwise breaches these terms arranged conditions, or (c) Issuer receives information which causes it to believe Cardholder is unwilling or unable to perform under these terms and conditions, or (d) attachment or garnishment proceedings are instituted against Cardholder. Failure by Issuer to assert any rights hereunder shall not withhold such right.

Security Interests. If Cardholder has other loans from Issuer, or takes out other loans with Issuer in the future, co-signer securing those loans will also secure the Cardholder's obligations under this agreement. However unless the Cardholder expressly agrees otherwise, the Cardholder's household goods and primary dwelling will not secure Cardholder's obligations under this agreement even if Issuer has or law acquires a security interest in the household goods or a mortgage on the dwelling.

Attorney's Fees. Cardholder agrees to pay all costs incurred by Issuer in collecting Cardholder's indebtedness or enforcing this agreement, including attorney's fees and costs, as well as those costs, expenses, attorney's fees incurred in appellate, bankruptcy and post-judgment proceedings, except to those such costs, fees or expenses are prohibited by law.

Applicable Law. Except to the extent that Federal law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by laws of the state in which the principal office of Issuer is located.

Additional Charges. Additional charges, plus applicable taxes, may also be assessed against Cardholder as detailed in the Initial Disclosure and as otherwise allowed by Reg. Z and state law.

Cardholder Liability for Unauthorized Use. Cardholder may be liable for the unauthorized use of the Card or Related Cards as provided in the paragraph below. The Cardholder will not be liable for any unauthorized use that occurs after Issuer is notified, orally or in writing at:

MPCU	Telephone
P.O. Box 2200	800-433-8916
Idaho Falls, ID 83403	208-523-0090

Cardholder will be liable for any unauthorized use over the Visa Network only if Issuer can prove that Cardholder was grossly negligent in the use or handling of the card, or if Issuer can prove that Cardholder used the card fraudulently. Cardholder's liability for unauthorized use on networks other than the Visa Network will not exceed \$50.00. If Cardholder has a business account for which less than 10 cards have been issued, Cardholder's liability for unauthorized use of a card will not exceed \$50.00. If 10 or more are issued for use by employees of a single business or other organization, there is no limit to the Cardholder's liability for any unauthorized use that occurs before Cardholder notifies Issuer as it is herein; the business or organization may only impose liability on its employees for unauthorized use of a card as authorized by federal law and regulation. Cardholder also agrees to assist Issuer in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of the card and comply with such procedures as Issuer may require in connection with its investigation, including filing a police report and otherwise assisting in the prosecution of any unauthorized user.

MPCU VISA CREDIT CARD AGREEMENT

This Cardholder Agreement and Disclosure Statement cover all Visa Cards with MPCU. In this Agreement the words "Cardholder(s)" means the person whose name is embossed on the card(s) issued. The word "Issuer" means the financial institution (MPCU), who is issuing the card(s).

Cardholder Liable for All Charges. Subject to the above paragraph of this Agreement, Cardholder shall be liable and agrees to pay Issuer for Credit Purchases and Cash Advances extended to, Cardholders or anyone else using such Card unless the use of such Card is by person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Cash Advances obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of the Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards bearing the same MPCU account number shall hereinafter collectively be called "Related Cards").

Monitoring. In order to maintain quality service in its authorizations, security, member service and other financial departments that have need to communicate with Cardholder from time to time, Issuer or its agents may monitor any telephone communications between Issuer's or its agent's employees in those departments and Cardholder, without further notice or disclosure.

Modifications to Agreement. Issuer may amend or modify these terms at any time, effective fifteen (15) days after written notice thereof is mailed to Cardholder at Cardholder's last known address. Any changes in these terms including, without limitation, changes in the **ANNUAL PERCENTAGE RATE** and the Periodic Rates that are effective with respect to any balances then outstanding as well as to future Credit Purchases and Cash Advances. Issuer may, in its sole discretion, waive imposition of the fees referenced in the Initial Disclosure or any other provision(s) of these terms; however, the Issuer shall have no obligation to, and any such waiver shall be limited to the particular instance or transaction involved and shall not constitute a waiver or authorize the non-observance of the same or any other provision of these terms or any other or future occasion.

Visa Card Rules and Regulations; Conflicts. Cardholder and Issuer agree to abide by all applicable rules and regulations of Visa U.S.A., Inc. as well as all applicable laws. If there is any conflict between the provisions of this Agreement and the rules and regulations of Visa, the rules and regulations of Visa shall control.

Returns and Adjustments. Merchants who honor Cardholder's card will give Cardholder credit for returns or adjustments by sending Issuer a credit slip which Issuer shall post to Cardholder's Plan. If Cardholder's credits and payments exceed what Cardholder owes Issuer, Issuer will hold this credit balance against future purchases or refund it to Cardholder's share account upon Cardholder's written request (if it is \$1.00 or more).

Foreign Transactions. The exchange rate for international transactions will be a rate selected by VISA from the range of rates available in wholesale currency markets, which may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%.

Plan Merchant Disputes. Issuer is not responsible for the refusal of any plan merchant or financial institution to honor Cardholder's card. Also, Issuer is not responsible for goods or services Cardholder purchases with the card unless (a) Cardholder's purchase was made in response to an advertisement Issuer sent or participated in sending Cardholder; (b) Cardholder's purchase cost \$50.00 or more and was made from a plan merchant in Cardholder's state or within 100 miles of Cardholder's home; and Cardholder has made a good faith attempt, but has been unable to obtain satisfaction from the plan merchant. Cardholder must resolve all other disputes directly with the plan merchant.

Illegal Use and Internet Gambling. Cardholder agrees that all transactions that Cardholder initiates by use of any advance or any card which accesses Cardholder's Plan are legal in the jurisdiction where Cardholder lives and/or where the transaction occurred. Internet gambling may be illegal in the jurisdiction in which Cardholder is located, including the United States. Cardholder's Plan and any card which accesses Cardholder's Plan may only be used for legal transactions. Display of a payment card logo by an online merchant does not mean that internet gambling transactions are lawful in all jurisdictions in which Cardholder may be located. Cardholder agrees to repay according to the terms of this Agreement all transactions Cardholder initiates by taking an advance or using Cardholder's card(s), whether deemed legal or illegal.