

Stand Up To Your Current, High-Rate Credit Card Company!



HAND THEM THEIR PINK SLIP TODAY!

Switch Now

And Get A Special Introductory

2.99%^{}**
APR*

On Transferred Balances
For 9 MONTHS!

**No
Transfer
Fees!**



Rooted in service to our members



SWITCH, SAVE & SUPPORT!

AS A BONUS, FOR EVERY NEW ACCOUNT
OPENED, WE'LL DONATE \$50 TO BREAST
CANCER AWARENESS AND RESEARCH.

Go From Gold To Platinum *To Pink!*

We've upgraded our Gold VISA® Credit Card to Platinum to give you the features and rewards you deserve. Give your current credit card company the old heave ho and a pink slip by transferring your balances. Experience things done the right way, with a MCEFCU VISA® Platinum Credit Card!



As Low As

8.99%
APR*

No Balance Transfer Fee
No Annual Fee

Introducing the MCEFCU Platinum VISA® Credit Card!

Having a great credit history means you deserve a great card that gives you increased buying power at a lower rate. Save with the prestige that comes with owning a Platinum card.

We've Got The Card That's Right For You

- Low Interest Rates
- No Balance Transfer Fees
- No Annual Fees
- Generous Credit Limits And Grace Periods
- Plus Much More!

It's Easy To Apply

To get started, visit a branch or call us at **301-279-1964**. You can even apply online at our website **www.mcefcu.org**!



Rooted in service to our members

Germantown Branch/Headquarters:
Montgomery County EFCU
19785 Crystal Rock Drive, Suite 201
Germantown, MD 20874

Rockville Branch:
Montgomery County EFCU
20 Courthouse Square, Suite 101
Rockville, MD 20850



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Offer of credit subject to application and credit worthiness. Interest rate for VISA Classic is 13.25% APR. Interest rate for Platinum is 8.99% APR. Contact the credit union for complete details.

**The transferred balances will have a 2.99% APR special rate for nine months (9 billing cycles). At the end of the special rate, the account will convert to the current rate for the respective card type (i.e. Classic, Platinum). Special rate available through August 15, 2011.

11-00483 6/11 Marketing Partners (888) 641-1215

Interest Rates And Interest Charges

	VISA® Platinum	VISA® Classic
Annual Percentage Rate (APR) for Purchases	As Low As 8.99%	13.25%
APR for Balance Transfers†	2.99%	2.99%
APR for Cash Advances†	2.99%	2.99%
Penalty APR and When it Applies	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 each month.	

Minimum Interest Charge	\$0	\$0
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For Credit Card Tips from the Federal Reserve Board To learn more about factors to consider when applying for a credit card, visit the website of the Federal Reserve at <http://www.federalreserve.gov/creditcard>.

Fees

	VISA Platinum	VISA Classic
Annual Fee	\$0	\$0
Transaction Fees		
Balance Transfers	\$0	\$0
Cash Advances	\$0	\$0
Foreign Transactions	1% of each transaction in U.S. dollars.	
Penalty Fees		
Late Payment	\$25	\$25
Return Payment	\$25	\$25

How We Will Calculate Your Balance: We use the average daily balance method (including new transactions). The information about the cost of the card is accurate as of May 31, 2011. This information may have changed after that date. To find out what may have changed, visit www.mcefcu.org.

†The transferred balances and cash advances will have a 2.99% APR special rate for nine months (9 billing cycles). At the end of the special introductory rate, the account will convert to the current rate for the respective card type (i.e. Classic, Platinum). Special rate available through August 31, 2011.

PRSRT STD
U.S. Postage
PAID
Lehigh Valley, PA
Permit #550

Address Service Requested

MCEFCU Platinum VISA®
The Card You Deserve
Get A Special Introductory
2.99% APR*
On Balance Transfers
FOR 9 MONTHS!
Details Inside!



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Equal Opportunity LENDER

NCUA
Member FDIC
Your deposits are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

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VISA® Credit Card Application

Last Name		First Name	
Member Number		Credit Limit Requested	
Social Security No.	Date of Birth	Driver's License Number & State	
Address			
Years There	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Pmt. Amt.	Home Phone
Previous Address If Less Than Two Years At Present Address			
Years There	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Number of Dependents	
Present Employer			
Employer's Address			
Position	Date Hired	Work Phone	
Joint Applicant (If applicable) Last Name		First Name	
Social Security No.	Date of Birth	Driver's License Number & State	
Joint Applicant Employer			
Position	Date Hired	Work Phone	
Notice: Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered.			
Applicant Monthly Income		Co-Applicant Monthly Income	
<input type="checkbox"/> Gross <input type="checkbox"/> Net		<input type="checkbox"/> Gross <input type="checkbox"/> Net	

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. If this application is approved, I agree to honor the provisions of the VISA Credit Card Agreement. (If this application is for two of us, this statement applies to both of us.) Credit Report Authorization: by signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

PLEDGE OF SHARES: By signing below, I pledge to you and grant to you a security interest in all of the following shareholdings with you including paid shares and future payments on shares, to secure my account. I authorize you to apply these shareholdings to pay any amounts due on the account or under this agreement if I should default.

Individual Signature _____ Date _____

Joint Signature _____ Date _____

A copy of a pay stub from your employer(s) may need to accompany this application. Please contact our VISA Department for more information. Thank you!

Office Use Only	
Approved	Date

NOTICE TO TERMINATE
HIGH INTEREST CREDIT CARDS

You may be able to transfer your other high interest credit card balance(s) and department store charge card(s) to a MCEFCU VISA® Credit Card to save money. See the information below for pay-off information.

Simply fill out this form and return it to us. We'll take care of the rest. Help us process your transfer request faster by listing the most important transfer first.

Creditor #1	
Payment Address	
Acct. #	Exact Balance
Creditor #2	
Payment Address	
Acct. #	Exact Balance
Creditor #3	
Payment Address	
Acct. #	Exact Balance
Total	

Attach Additional Information Required

By signing below, I authorize a balance transfer to my approved MCEFCU VISA Credit Card Account in the amount(s) listed above. I understand that you will advise me when payment is mailed or if you are unable to process my payment request for any reason. In addition, MCEFCU will not be responsible for any charges billed to me for the account(s) indicated above.

Signature	Date
Print Name	
Member #	



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At MCEFCU, We’re Seeing Pink!

Help us stand behind one of MCEFCU’s valued members, Marshall Moneymaker, in his support of breast cancer awareness campaigns, including Susan G. Komen for the Cure.™ When you open a new MCEFCU Platinum VISA® account we’ll donate \$50 to Marshall Moneymaker’s breast cancer awareness efforts.



Marshall is a Montgomery County firefighter, who lost three sisters to breast cancer. Marshall, his wife Shannon, as well as Jessica Clay, an MCEFCU employee, have all dedicated much of their free time to raising breast cancer awareness. All three are participating in Susan G. Komen’s 3-Day for the Cure walks. Learn more about their efforts on their website at www.for3sisters.com.

