MidSouth Community Federal Credit Union
4810 Mercer University Drive
Macon, GA 31210

LOANLINER VISA

VISA PLATINUM
VISA REWARDS
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Special Promotional Rate	**N/A%** APR [Visa Platinum, Visa Platinum Rewards, Visa Platinum Secured] **N/A%** APR [Visa Platinum Gold, Visa Platinum Rewards Gold] **N/A%** APR [Visa Platinum Classic, Visa Platinum Rewards Classic] is valid on balances transferred between – . The promotional rate is valid for 18 months after the completion of the balance transfer, after which your APR will adjust to the variable rate.
Annual Percentage Rate (APR) for Purchases	**Visa Platinum (P)** **12.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (S)** **12.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (G)** **14.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (C)** **16.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (P)** **14.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (G)** **16.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (C)** **18.00%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances	**Visa Platinum (P)** **12.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (S)** **12.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (G)** **14.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (C)** **16.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (P)** **14.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (G)** **16.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (C)** **18.00%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum (P)** **12.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (S)** **12.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (G)** **14.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum (C)** **16.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (P)** **14.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (G)** **16.65%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards (C)** **18.00%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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SEE LAST PAGE for more important information about your account.

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Foreign Transaction Fee	**1.00%** of each multiple currency transaction in U.S. dollars **1.00%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to **$ 25.00** Up to **$ 25.00**

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Effective Date:
The information about the costs of the card described in this application is accurate as of **09/17/2026** .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	**$ 25.00** or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	**$ 25.00** or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	**$ 3.00**
Rush Fee	**$ 25.00**
Pay-by-Phone Fee	**$ 10.00**

Variable Rate.

The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on last business day of the quarter, preceding the billing cycle, of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.