

# PICK YOUR PERKS

**Michigan One**  
Community Credit Union



## VISA Credit Cards

*Pick your perks!*



## M1 CURewards

*Earn points. Get stuff.*



## MPOWER

*Low rate. High power.*

### Choose this card if...

you want to earn points for cash back, travel, gift cards, merchandise and more for every dollar you spend using your credit card.

you plan to carry a balance rather than pay off your bill in full each month. A low interest card helps you save money on finance charges over time.

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	Fixed at <b>12.90%</b>	Fixed at <b>9.90%</b>
APR for Balance Transfers	Fixed at <b>12.90%</b>	Fixed at <b>9.90%</b>
APR For Cash Advances	Fixed at <b>14.00%</b>	Fixed at <b>12.00%</b>
Grace Period for Repayment of the Balance for Purchases	<b>25 days from Billing Cycle Closing Date</b>	
Minimum Finance Charge per Billing Cycle	<b>\$0.50</b>	
Method of Computing Balances for Purchases	<b>Average Daily Balance (including current purchases)</b>	

### Fees

Annual Fee	<b>None</b>	<b>None</b>
Balance Transfer Fee	<b>None</b>	<b>Greater of 2% or \$10</b>
Cash Advance Fee	<b>None</b>	<b>None</b>
Foreign Transactions	<b>1%</b> for Foreign Transactions	<b>2%</b> for Foreign Transactions
Late Payment Fee	<b>\$15</b>	<b>\$25</b>
Over Credit Limit Fee	<b>\$20</b>	<b>None</b>
Replacement Fee	<b>\$10 (card) &amp; \$10 (PIN)</b>	<b>None</b>
Returned Payment Fee	<b>\$15</b>	<b>\$35</b>