

■ All the Benefits You Desire

Enjoy Our Low Interest Rate

If you don't already have a Magnolia Federal Credit Union VISA® Card, you're probably paying too much in interest charges. Our competitive interest rate helps you save without all the confusion of "introductory rates" and other promotional gimmicks!

No Annual Fee

Many other cards charge \$40 or more just for "the privilege" of having an account. A MagFCU VISA® Card provides a wide range of benefits — all with no annual fee.

No Cash Advance or Transaction Fees!

Pay off higher rate credit cards or get cash at ATMs when you need it, without paying any transaction or cash advance fee!

25 Day Grace Period on Purchases!

Pay no finance charges when you pay off your balance by your due date!

Instant Cash, Worldwide!

Simply visit any one of 60,000 cash machines or one of over 300,000 banking offices around the world to draw up to your available credit line, whenever you need it!

Travel Accident Insurance

Purchase any common carrier ticket in full with your Visa card and receive up to \$250,000 travel accident insurance protection!

Apply Online or by Phone!

No time to fill out this application? No problem! Just visit www.magfedcu.org and apply online or call us and we'll take all the information we need to process your application.



Rate Information

Annual Percentage Rate for Purchases	14.0% APR
Annual Percentage Rate for Cash Advances	14.0% APR
Grace Period for Repayment of Balance for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances	None
Late Payment Fee	\$20.00
Over Limit Fee	\$20.00

Notice to Ohio Applicants: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Applicants: No provision of any marital property agreement, unilateral statement under S.766.59, or court decree under S.766.70 terms, before the credit is granted or the account is opened.

The information about the costs of the card described in this application is accurate as of 3/05. This information may have changed after that date. To find out what may have changed, call us at 601-977-8300 or 1-800-997-7919; or write to 240 Briarwood Drive, Jackson, MS 39206.

Rate Information

Visa
Credit Card

Visa Credit Card

**Credit You Deserve
with Benefits
you Desire**



