



New York University
Federal Credit Union

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CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Addendum is incorporated into and becomes part of your LOANLINER[®] Consumer Credit Card Agreement.
Please keep this attached to your LOANLINER[®] Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Cash Advances	
APR for Balance Transfers	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction Fee 	<p>of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	<p>if balance is less than or equal to \$100.00, if balance is \$100.00 to \$1000.00, and on balances over \$1000.00</p>

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

- Statement Copy Fee
- Document Copy Fee
- Rush Fee
- Emergency Card Replacement Fee
- Card Replacement Fee
- Card Recovery Fee

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates.

The Purchase APR is _____ which is a daily periodic rate of _____
 The Cash Advance APR is _____ which is a daily periodic rate of _____
 The Balance Transfer APR is _____ which is a daily periodic rate of _____