



New York University
Federal Credit Union

14 Washington Pl.
New York, NY 10003
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Fax: (212) 995-4582
www.nyufcu.com



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic</p> <p>Visa Gold</p> <p>Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Visa Gold</p>
APR for Balance Transfers	<p>Visa Classic</p> <p>Visa Gold</p>
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 Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to Up to

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 This information may have changed after that date. To find out what may have changed, contact the Credit Union at 212-995-3171 or visit our website at www.nyufcu.com.

OTHER DISCLOSURES

Late Payment Fee

For balances less than or equal to \$100, the late payment fee is or the amount of the required minimum payment, whichever is less. For balances of over \$100 and up to \$1,000, the late payment fee is or the amount of the required minimum payment, whichever is less. For balances over \$1,000, the late payment is or the required minimum payment, whichever is less.

Returned Payment Fee

or the amount of the required minimum payment, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

Card Replacement Fee

Card Recovery Fee