



**NCPD Federal Credit Union**  
 777 Old Country Road  
 Plainview, NY 11803-4992  
 (516) 938-0300  
 www.ncpdfcu.org

**CREDIT CARD  
 ACCOUNT  
 OPENING  
 DISCLOSURE**



**VISA ELITE**

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.95%</b>
<b>APR for Balance Transfers</b>	<b>5.99%</b> Introductory APR for a period of twelve billing cycles.  After that, Your APR will be <b>9.95%</b> .
<b>APR for Cash Advances</b>	<b>9.95%</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases or 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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$1.00</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will be applied for a period of twelve billing cycles. Any existing balances on NCPD Federal Credit Union loans or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Billing Rights:**

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**Military Lending Act Disclosures:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**Please call us at 1-833-NCPDFCU (1-833-627-3328) to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 1 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make

the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Cash Advance Fee (Finance Charge):

\$1.00. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Pay-by-Phone Fee:

\$10.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

Rush Fee:

\$35.00 overnight. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

**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 **9.95%** which is a daily periodic rate of **0.0273**.

The Introductory Balance Transfer APR is **5.99%** which is a daily periodic rate of **0.0164%**.

The Balance Transfer APR is **9.95%** which is a daily periodic rate of **0.0273%**.

The Cash Advance APR is **9.95%** which is a daily periodic rate of **0.0273%**.