



February XX, 2021

Tray Number Sort Position

{FULLNAME}

{ADDR1}

{ADDR2} {CITY}{STATE}{ZIP}



RE: Important changes to your Nuvision Credit Union Credit Card account ending in <<XXXX>>

Dear <<Member Name,>>

The following is a summary of changes we are making to your credit card account terms. These changes will amend all previous account disclosures and agreements related to this account. Please take a moment to review this information and keep this copy for your records.

IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

The following is a summary of changes that are being made to your account terms.

THESE CHANGES WILL IMPACT YOUR CREDIT CARD ACCOUNT AS FOLLOWS:

TRANSACTIONS MADE ON OR AFTER 04/21/21: Any changes to terms described below will apply to these transactions.

TRANSACTIONS MADE ON OR BEFORE 04/20/21: Current terms will continue to apply to these transactions.

You have the right to reject this change. If you do reject this change, you will not be able to use your credit card for new transactions. However, you will still be responsible for paying any existing balance(s) per the terms of your cardholder agreement.

You can reject this change and close your credit card account by calling us at 307.234.5662 by 03/25/21.

REVISED TERMS, AS OF 04/21/21

Balance Transfer Fee (non-promotion)	Either \$10 or 3% of the amount of each balance transfer, whichever is greater.
Cash Advance Fee	Either \$10 or 3% of the amount of each cash advance, whichever is greater. Max fee is \$100.00.
Late Fee	Up to \$25. We will charge a Late Payment Fee on the minimum payment due that is not paid within 5 days after the date the payment is due.
Penalty Pricing	A penalty ANNUAL PERCENTAGE RATE of 17.99% (corresponding Daily Periodic Rate of .0492877%) may be applied to your Account Balance if you fail to make a payment when due or you make a payment that is returned.
Due Date	21st of the month
Statement Cycle Date	Statement date fluctuates based on a 25 day cycle.