

NOTICE - INFORMATION ABOUT YOUR CREDIT CARD ACCOUNT

The new MasterCard® Consumer Credit Card Cardholder Agreement (“Cardholder Agreement”) for your Bethpage Platinum MasterCard® account will be enclosed with your new Bethpage Platinum MasterCard® that will be mailed during the week of September 25, 2017. The terms of the new Cardholder Agreement are **effective November 2, 2017**. Upon receipt, please read this new Cardholder Agreement and keep it for your reference. A summary of the changes to your account terms is provided below, including an “Important Changes to Your Account Terms” notice as required by law.

IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

The following is a summary of changes that are being made to your account terms. These changes will take effect on November 2, 2017. For more detailed information, please refer to the Cardholder Agreement that will be enclosed with your new Bethpage Platinum MasterCard® credit card that will be mailed separately during the week of September 25, 2017.

You have the right to reject this change, unless you become more than 60 days late on your account. However, if you do reject this change, you will not be able to use your account for new transactions. You can reject the change by calling us at 1-855-445-8540.

Revised Terms as of 11/02/17	
Paying Interest	We will begin charging interest on convenience checks, cash advances and balance transfers on the transaction date or the first day of the billing cycle in which the transaction is posted to your account, whichever is later. For example, for a billing cycle that begins on the first of the month (9/1), if the transaction date of a cash advance is the last day of the previous month (8/31) and the posting date is the second day of the billing cycle (9/2), then interest will begin to accrue on the first day of the billing cycle (9/1). (Previously no finance charge for cash advances posted during a billing cycle if you had a zero or credit balance at the beginning of that billing cycle, or if you paid the entire new balance on the previous cycle's billing statement by the payment due date of that statement)
Transaction Fees: • Cash Advance and Convenience Check	3% of transaction amount or \$5.00 minimum. (Previously no charge).
Penalty Fees: • Late Payment	\$15.00 charged on the tenth (10 th) day from the due date. (Previously \$15.00 charged on the due date).

SUMMARY OF ADDITIONAL CHANGES EFFECTIVE NOVEMBER 2, 2017

- **Minimum Payment Amount:** The lesser of 1% of the balance or \$15.00. (Changing from the lesser of 2% of the balance or \$25.00).
- **Pay-by-Phone Service:** No fee for this service. (Changing from \$10.00 fee).
- **Rewards Program:** The Rewards Program will be administered by a new vendor effective 10/11/2017. You will continue to receive the same rewards for your purchases (1 point for each \$ of the transaction amount). The new redemption center to redeem your rewards is available on the online Credit Card web page. (www.lovebethpage.com)
- **Credit Life:** If your account has Credit Life Insurance, we previously sent you information about the new Credit Life service provider.

All other terms for your credit card account, including fixed rates, APR, and Returned Check fee remain unchanged.

Thank you for your membership and continued loyalty. If you have any questions, please contact us by visiting a branch or

Bethpage®

Federal Credit Union

by calling 516-301-3040 to speak to a Bethpage representative.

350 Jericho Turnpike
Jericho, NY 11753
516.301.3040

lovebethpage.com/northwell