

VISA® REWARDS CREDIT CARD CHANGE IN TERMS REQUEST

Effective Date: _____ PALCO Account # _____

Member Name(s): _____

Current Visa® Credit Card Account #: _____

Change from Visa® Classic Credit Card to: PALCO Visa® Rewards Credit Card

What is changing?

Interest Rate:

Currently the interest rate on your Classic Visa® credit card account is 8.9%.
Beginning with the effective date of this request, your interest rate will be 13.9%.

Application of Credit Card Rate Change to Balances:

The new rate will apply to transactions made on credit card accounts on or after the effective date shown above. Any transactions made before that date will be subject to the existing rate and terms.

Rewards Points:

Your new card is eligible for UChoose Rewards.
You are automatically enrolled in this program and will earn 1 point for every \$1 spent.
Redeem your points for gift cards or cash back as a credit to your account.

To redeem your points, you will need to register your card at www.uchooserewards.com.

PALCO Federal Credit Union wants to make sure you fully understand these changes to your account. If you have any questions or would like additional information, please contact us at 570-546-2333.

FEE DESCRIPTION	FEE CHARGED
Statement Copy Fee	\$1.00 per page
Rush Card Fee	\$30.00/card
Card Replacement Fee - Lost	\$10.00/card
Late Fee	Up to \$25.00 - 10 Day(s) after Payment Due Date
Returned Payment Fee	Up to \$25.00

By signing below, I/We acknowledge the above-referenced changes and agree to this change in terms. I/We have been provided with a full disclosure for the visa rewards card.

Cardholder Signature

Cardholder Signature

-----OFFICE USE ONLY-----

Credit Console – Activate Rewards New PALCO Visa® Rewards CC#

Change Interest Rate Member(s) provided with full Visa® rewards card acct disclosure

