



## Visa Periodic Disclosure

### MSUFCU Visa Periodic Disclosure

If you would prefer to discontinue your MSUFCU Visa Card, please submit a letter in writing to Michigan State University Federal Credit Union, C/O Visa Department, PO Box 1067, East Lansing, MI 48826-1067, requesting MSUFCU to cancel your credit card. Please cut your credit card in half and include it in the envelope.

### What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us or call us at:

MSU Federal Credit Union  
C/O Visa Department  
PO Box 1067  
East Lansing, MI 48826-1067  
517-333-2323 or 800-847-2383

You may also contact us online: [www.msufcu.org/contact](http://www.msufcu.org/contact)

In your letter, please provide the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may be required to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing

address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

MSU Federal Credit Union  
C/O Visa Department  
PO Box 1067  
East Lansing, MI 48826-1067

[www.msufcu.org/contact](http://www.msufcu.org/contact)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**IF YOUR VISA CARD IS LOST OR STOLEN, AND YOU ARE CALLING AFTER BUSINESS HOURS, PLEASE CALL 888-393-1172.**

#### **HOW TO COMPUTE THE FINANCE CHARGE**

The FINANCE CHARGE (interest) on purchases and cash advances is calculated at the Daily Periodic Rate. Separate finance charges for purchases, balance transfers and cash advances are determined by multiplying the Daily Periodic Rate by the separate average daily balances for purchases, balance transfers and cash advances by the number of days in the statement period. Each average daily balance is determined by taking the beginning balance (of purchases, balance transfers or cash advances) in your account each day, adding any new purchases, balance transfers or cash advances (whichever is applicable) and subtracting any payments or credits. The results are the daily balances. All the daily balances for the statement period are added and the total is divided by the number of days in the statement period to arrive at the average daily balances for the period.