

# Important Pricing Information About the CFCU Visa Emerald Card

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>3.9%</b> is an introductory rate that applies to purchases made during the first 6 months after the account is opened. Once the introductory period expires, the APR on the existing balances will increase to <b>8.9%-15.9%</b> . The rate change will take place on the first day of the new billing cycle.
APR for Balance Transfers	<b>3.9%</b> is the introductory rate that applies to balance transfers made during the first 6 months after the account is opened.  Once the introductory period expires, the APR on the existing balances will increase to <b>8.9%-15.9%</b> . The rate change will take place on the first day of the new billing cycle.
APR for Cash Advances	<b>3.9%</b> is the introductory rate that applies to cash advances made during the first 6 months after the account is opened.  Once the introductory period expires, the APR on the existing balances will increase to
Penalty APR and When It Applies	<b>17.95%</b> This APR may be applied to your account if you are 60 days delinquent in making your payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
Minimum Interest Charge	<b>None</b>
How to avoid paying	To avoid paying interest on purchases, pay the entire balance due by the due date listed on the statement each month.
For credit card tips from the Consumer Financial	To learn more about factors to consider when applying for or using a credit card, contact the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## Fees

Annual Fee	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer & Cash	<b>None</b>
Foreign Transaction	<b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment	<b>5%</b> of payment due, if more than 10 days late up to a maximum of <b>\$25.00</b> .
Over-the-Credit Limit	<b>None</b>
Returned Payment	<b>\$29.00</b> per returned item

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases)”.

**Effective Date:** The information about the costs of the card described in this document is accurate as of January 1, 2015. To find out what may have changed since that date, please call the credit union at 804.748.1417 or toll-free at 877-748-CFCU.

### Other Disclosures

**Rush Fee: \$25**

**Card Replacement: \$10 fee may apply if requests are considered excessive**

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