

## Important Pricing Information About Secured Visa

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>13.9%</b> when you open your account.
APR for Balance Transfers	<b>13.9%</b> when you open your account.
APR for Cash Advances	<b>13.9%</b> when you open your account.
Penalty APR and When It Applies	<p><b>17.95%</b> This APR may be applied to your account if you are 60 days delinquent in making your payment.</p> <p><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.</p>
Minimum Interest Charge	<b>None</b>
How to avoid paying Interest on purchases	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 Protection Bureau	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

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer & Cash Advance	<b>None</b>
Foreign Transaction	1% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment	5% 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 February 21st, 2014. 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**