

Roanoke Valley Community Credit Union Visa Classic and Secured Credit Cards

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.50% or 16.50% based on your credit history and our underwriting standards
APR for Balance Transfers	13.50% or 16.50%
APR for Cash Advances	13.50% or 16.50%
Penalty APR and When it Applies	None
Minimum Finance Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None 1.00% of each transaction in U.S. Dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-Limit • Returned Payment 	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment None \$25.00 or the amount of the required minimum payment, whichever is less
Other Fees <ul style="list-style-type: none"> • Statement or Document Copy 	\$1.00
How we calculate your balance: We use a method called <i>Average daily balance (including new purchases)</i> . The balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.	
Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in your account agreement.	
Lost or Stolen Card Replacement: First occurrence is \$5.00; second occurrence is \$10.00; rush card is \$30.00.	
Minimum Payment: Two percent (2%) of the new balance or \$25, whichever is greater, plus the amount of balance that exceeds the credit limit, plus any amounts past due.	
The information about the costs of the card described in this application is accurate as of the date below. This information may have changed after that date. To find out what may have changed, contact Roanoke Valley Community Credit Union directly.	