



A Division of Broadview

CAP COM Financial Center
 4 Winners Circle | Albany, NY 12205
 (518) 458-2195 | (800) 468-5500 | fax (518) 458-2261
www.capcomfcu.org

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of February 26, 2018. You can call Us at (800) 468-5500 or write Us at 4 Winners Circle, Albany, NY 12205 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Classic: _____ % VISA Classic Secured: _____ %	VISA Platinum: _____ %
APR For Balance Transfers	VISA Classic: _____ % VISA Classic Secured: _____ %	VISA Platinum: _____ %
APR For Cash Advances	VISA Classic: _____ % VISA Classic Secured: _____ %	VISA Platinum: _____ %
How to Avoid Paying Interest On Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.	
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, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .	

Fees

Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	1.00% of each foreign currency transaction in U.S. dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment 	Up to \$10.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Merger Notice

As of August 1, 2022, Capital Communications FCU (CAP COM) and State Employees FCU (SEFCU) officially merged to become one new credit union, **Broadview Federal Credit Union**. “CAP COM,” “Capital Communications Federal Credit Union,” “SEFCU,” and “State Employees Federal Credit Union” are now considered our “Legacy Names.”

While we update everything to reflect Broadview Federal Credit Union, we will temporarily operate in some instances under our Legacy Names and you may see “CAP COM, a division of Broadview Federal Credit Union” and “SEFCU, a division of Broadview Federal Credit Union.”

No matter what name you see on signage, in documents, etc., we have officially become one legal entity, and are now Broadview Federal Credit Union.

As a member, you will see certain documents labeled with the Legacy Names however, you are doing business with one credit union, Broadview Federal Credit Union.

For example, you shall consider any reference to “SEFCU” or “CAP COM” in your account opening documents, deposit requests, or existing loan documents to be replaced with “Broadview FCU” wherever it appears therein. Similarly, applications for new deposit accounts or consumer loans may reference the Legacy Names CAP COM or SEFCU, but your obligation is with Broadview Federal Credit Union.

With regard to deposit insurance, if you have funds on deposit at both CAP COM and SEFCU, as of February 1, 2023, those deposits shall be combined to determine your maximum deposit insurance coverage.

THIS NOTICE PROVIDES IMPORTANT INFORMATION REGARDING THE CAP COM FCU/SEFCU MERGER. PLEASE RETAIN THIS NOTICE WITH YOUR DOCUMENTS