



A Division of Broadview

CAP COM Financial Center  
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## PRICING INFORMATION ADDENDUM – CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR THE VISA CLASSIC, VISA CLASSIC SECURED, AND VISA PLATINUM CREDIT CARD. PLEASE BE SURE TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

### Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) For Purchases</b>	VISA Classic: <b>12.90%</b> VISA Platinum: <b>8.90%</b>  VISA Classic Secured: <b>12.90%</b>
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	VISA Classic: <b>12.90%</b> VISA Platinum: <b>8.90%</b>  VISA Classic Secured: <b>12.90%</b>
<b>Annual Percentage Rate (APR) For Cash Advances</b>	VISA Classic: <b>12.90%</b> VISA Platinum: <b>8.90%</b>  VISA Classic Secured: <b>12.90%</b>
<b>Paying Interest</b>	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. We will begin charging interest on balance transfers and cash advances on the transaction date.

### Fees

<b>Penalty Fees</b> <ul style="list-style-type: none"><li>Returned Payment</li><li>Late Payment</li></ul>	Up to <b>\$10.00</b> Up to <b>\$25.00</b>
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**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

**Billing Rights:** Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**FINANCE CHARGES.** In the case of any transactions under Your Account, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance each day, add any new purchases, balance transfers, cash advances, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. Otherwise, the new balance of purchases and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance transfers and cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which such transaction is posted to Your Account.

VISA Classic is subject to a Monthly Periodic Rate of 1.0750% (corresponding to an **ANNUAL PERCENTAGE RATE** of 12.90%).

VISA Classic Secured is subject to a Monthly Periodic Rate of 1.0750% (corresponding to an **ANNUAL PERCENTAGE RATE** of 12.90%).

VISA Platinum is subject to a Monthly Periodic Rate of 0.7416% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.90%).

## **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**