



## Compare your PEFCU VISA to other credit cards in your wallet. It's still a BETTER choice.

As a result of the Credit Card Accountability Responsibility and Disclosure Act of 2009, **several changes to your PEFCU VISA® will go into effect February 22, 2010:**

- Over-the-limit fees will be eliminated
- Late payment fees will increase to \$29
- Allocation of the minimum payment will be applied in the following order: interest, fees, promotional rate balances, cash advance balances and purchase balances
- Excess payments over the minimum payment will be applied to the balance with the highest interest rate and any remaining payment to the next highest APR in descending order



Please note that **your fixed Annual Percentage Rate (APR) will not change.**



If you choose not to accept any of the terms, your credit limit will be removed and your minimum payment will be calculated based on a five-year amortization schedule. To opt out, PEFCU requires written notice by e-mail to [mbrservice@purdueefcu.com](mailto:mbrservice@purdueefcu.com) or postal mail to PO Box 1950, West Lafayette, IN 47996-1950 by February 22, 2010.