

Dear Member,

RE: Important changes to your Pittsburgh Central FCU VISA™

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your Pittsburgh Central FCU VISA™ credit card account terms. These changes will take effect on 11/10/2017.

If you reject these changes, you will not be able to use your account for new transactions. Should you elect to reject these changes you must do so **prior to 11/3/2017 by calling us at 724-228-2030.**

Revised Terms, as of November 10, 2017	
Payment	
Minimum Payment	3% of total new balance or \$20.00, whichever is greater
Fees	
Late Payment Fee	Up to \$20.00
Returned Payment Fee	Up to \$20.00
Cash Advance Fee	\$0
Foreign Transaction Fee	1% of each transaction in US dollars
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	The APR for purchases is based on the member's credit worthiness and varies with Prime Rate.
APR for Balance Transfers	6.90%
APR for Cash Advances	The APR for cash advances is based on the member's credit worthiness and varies with Prime Rate.

If you have any questions concerning these changes, please contact us at 724-228-2030.

Have a shiny day!



Matt Meisenhelter
Credit Card Product Manager