



6400 SE Lake Rd #125
Milwaukie OR 97222

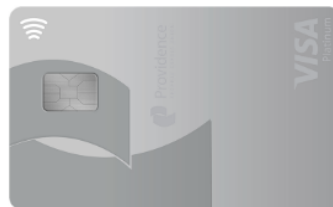
Cardholder Name
123 Main Street
Portland, OR 97232

Date: xx/xx/xxxx

RE: Credit Card Ending in xxxx

Dear Valued Member,

As part of the merger between Providence Federal Credit Union (PFCU) and Consolidated Community Credit Union (CCCUCU), CCCUCU is converting all Visa Credit Card accounts previously maintained with PFCU to CCCUCU Visa Credit Card accounts. Your current PFCU Visa card, which has a fixed interest rate of XX.XX% APR, will be converted to a new Clear Visa credit card with a fixed interest rate of XX.XX% APR. If you have either one of the PFCU cards pictured below, you will receive a new CCCUCU Visa Clear card.



to



Note: If you have any automatic transfers or payments linked to your PFCU Visa card, you will need to manually update these charges to your new CCCUCU Clear Visa card.

What happens next?

A new Clear card will be mailed to you on 3/26/2025. Please continue to use your PFCU card until you receive your new card. When you receive your new card, you can begin using it immediately and properly shred the old card.

If you do not receive the new Visa Clear card by 4/7/2025, please contact us and we will reissue your card as soon as possible. Your old card will not work after 4/7/2025. We will transfer your PFCU card balance to the new Visa Clear card by 4/10/2025.

Change in Terms: Effective 4/7/2025 the terms of your Visa Credit Card Account Agreement, which govern your Visa Credit Card Account, will be completely replaced by the terms of the Consolidated Community Visa Credit Card Account as set forth in the attached Visa Credit Card Account Agreement and Disclosures. Your credit limit will remain the same, but there are some significant differences in terms. Please read the enclosed documents carefully to be sure you are aware of all terms and conditions.

Summary of Changes: The following is a summary of the changes being made to your account terms. For more detailed information, please refer to the documents enclosed with this notice. These changes will take effect on 4/7/2025.

We are changing the Annual Percentage Rate.

This change will impact your account as follows:

Transactions Made on or After 4/7/2025. As of 4/7/2025, the new APR will apply to these transactions.

Transactions Made Before 4/7/2025. Your current APR will continue to apply to these transactions.

Revised Terms as of 4/7/2025	
APR for Purchases, APR Cash Advances, and Balance Transfers	XX.XX%
Penalty Fees	
Late Payment	\$25 if any payment(s) are past due for a period of (15) fifteen or more days
Returned Payment	\$10
Due Date	At least 23 days after the close of each billing cycle

Minimum Payments. The minimum payment requirement on your Visa credit card account will be 3% of your outstanding balance, with a minimum of \$25.00 due the 11th of each month.

Acceptance of Changes. Your continued use of your Visa Credit Card after the Effective Date will constitute your acceptance of the change in terms to your Visa Credit Card Account. To opt-out, please call 888.849.5189. If you opt-out, your ability to use the account for further advances will be terminated.

Right to Reject Changes

You have the right to reject these changes in terms prior to the effective date, unless you become more than 60 days late on your account. However, if you do reject these changes, your interest rate will not decrease and it will remain at XX.XX%. If you would like to convert to the new Clear Visa credit card program, you don't need to act, but if you would like to reject these changes, you will need to contact CCCU at 888.444.8115 by 4/7/2025.

Mail: CCCU + Providence Credit Union, 6400 SE Lake Rd #125; Milwaukie, OR 97222

Phone: 888.849.5189

Email: membercare@providenceccu.org

If you have any questions about the new Visa Clear credit card program or the terms that will be changing on your account, please do not hesitate to contact a credit union representative at 503.232.8070 ext. 2012, 800.444.8115 or email us at loans@consolidatedccu.com.

Sincerely,

Aaron Wiggins
VP of Lending