

**REPORT OF THE STATE CORPORATION
COMMISSION BUREAU OF FINANCIAL
INSTITUTIONS**

**Fees and Charges Assessed by
Revolving Credit Card Issuers Doing
Business within the Commonwealth**

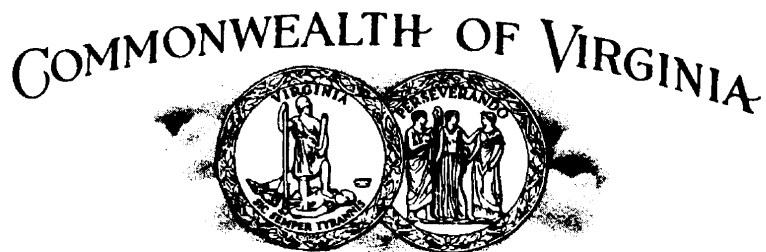
**TO THE GOVERNOR AND
THE GENERAL ASSEMBLY OF VIRGINIA**



HOUSE DOCUMENT NO. 59

**COMMONWEALTH OF VIRGINIA
RICHMOND
2001**

E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

April 11, 2001

To: The Honorable James S. Gilmore, III
Governor of Virginia and
The General Assembly of Virginia

I am pleased to provide this report pursuant to HJR 14 (2000). On January 10, 2001 internet pages containing information about credit card fees and charges became available to the public at <http://www.state.va.us/scc/division/banking/credit.htm>. This report details the process for establishing the webpages as part of the State Corporation Commission's website.

Respectfully,

A handwritten signature in black ink, appearing to read 'E. J. Face, Jr.', is written over the typed name. The signature is fluid and cursive, with a large initial 'E' and 'J'.

E. J. Face, Jr.

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I. EXECUTIVE SUMMARY

At the direction of the 2000 General Assembly in House Joint Resolution 14 (HJR 14), the State Corporation Commission (SCC) Bureau of Financial Institutions (BFI) compiled information regarding fees and charges assessed by credit card issuers doing business in Virginia. The information has been posted on the SCC's website at <http://www.state.va.us/scc/division/banking/credit.htm>.

The spirit of HJR 14 appears to be one of providing information to consumers so they may make informed choices. In the process of compiling this information, it was found that several government and private commercial websites provide substantially the same information. Some websites also provide helpful consumer information regarding the selection and use of credit cards. The SCC has provided links to the government and commercial websites that appeared most helpful.

Consumers should not have a problem finding credit card offers. Television, radio, and the internet are full of them. Financial institutions cross-sell credit cards to holders of other types of accounts and mass mailings are standard industry practice.

Taking the myriad of offers and discerning what they mean and which offer is most advantageous for the consumer is the challenge. The application process has been simplified but understanding clearly how a credit card account works and what the governing terms of the account mean is more difficult. Most complaints received by the SCC involve the customer not understanding the terms of their contract and therefore not understanding the consequences of their actions.

The SCC site and the links available on the site provide a good source of information for those shopping for credit cards.

II. FINDINGS

Pursuant to HJR 14 the SCC's BFI was directed to determine credit card issuers doing business in Virginia, to compile information regarding the fees and charges assessed by the credit card issuers, and to make that information available to the public.

Any credit card issuer could make an offer to Virginia consumers via mail, telephone, television, radio or the internet. Relocation by consumers could also lead to credit card issuers doing business in Virginia without active solicitation in the Virginia market.

Since all credit card issuers are potentially doing business in Virginia and approximately 9000 institutions are potential credit card issuers, a more strategic approach to gathering information was elected than contacting all potential credit card issuers.

Credit card industry reports indicate the top 10 credit card issuers in the United States control 80% of the market of credit card balances outstanding. The Bureau is not aware of any reason Virginia would not mirror the national market so the Bureau requested information from these top ten credit card issuers. Logically, the remainder of the market is covered by local institutions and specialty credit cards (gas, department store, and debit cards). The Bureau elected to exclude the specialty cards as they do not generally illicit the level of complaints and concerns generated by general purpose cards, they do not have the competitive issues HJR 14 attempts to address, and they do not have substantial market share.

To cover local institutions, the Bureau requested information from all banks, savings institutions and credit unions headquartered in Virginia. We also requested information from major, non-top 10 credit card issuers that are headquartered in neighboring states.

By requesting information from these three groups, the top 10 credit card issuers, the Virginia headquartered financial institutions, and major institutions in neighboring states, the substantial majority of credit card issuers doing business in Virginia received the request for information.

Another potential problem for the Bureau's limited resources was the number of credit card offers available from the major issuers. Many institutions offer more than one card and in various types such as classic, gold, and platinum. However, the major credit card issuers have thousands of offers available at one given time. As a result, the Bureau asked the major credit card issuers to provide information on only several of their credit card offers.

The Bureau studied available data from federal agencies, other states, internet searches and news media. Three observations made were that there is a wealth of information available for the consumer willing to spend some time looking, much of the information is not standard among the different sources, and many smaller Virginia headquartered institutions are not represented in the available data.

As a result, the Bureau elected to survey its targeted group of institutions to obtain the needed data and in standard comparable format.

There were 427 surveys mailed and 289 returned for a 68% response rate. Of the total returned, 141 institutions or 49% offer credit cards. None of the top out-of-state issuers responded to the survey.

Having information available to make an informed choice is critical to the functioning of open markets. Information provided in this survey assists in that process.

Most important are consumers with the knowledge and training to be able to take the information available, analyze it, and determine the most advantageous selection for their needs.

Various studies have indicated consumers, particularly young consumers, lack the knowledge and training necessary to function as a smart shopper for credit.

It was disappointing to our efforts that none of the large credit card issuers outside Virginia responded to our survey. However, information regarding many of their offers is available on internet sites linked to the SCC's site. Together, all the sites provide a very large source of information for those shopping for credit cards.

III. SURVEY DATABASE

The following pages are copies from the Bureau of Financial Institution's website.


[HOME](#)
[NEWSLETTERS](#)
[WEEKLY BULLETIN](#)
[FORMS](#)
[ANNUAL REPORT](#)

Credit Card Survey Information

Pursuant to House of Delegates Joint Resolution 14 approved by the General Assembly March 28, 2000, the Bureau of Financial Institutions (Bureau), State Corporation Commission (SCC) has gathered and compiled data on terms, fees and charges on credit cards offered to Virginia consumers. This information was submitted by financial institutions to the Bureau between August and October 2000. The information has been reformatted, and every effort has been made to faithfully present the data as submitted. Neither the Bureau nor the SCC endorses or recommends any particular financial institution or credit card contained in this listing. Every effort has been made by the Bureau to identify all institutions offering credit cards to Virginia consumers; however, the Bureau cannot guarantee the list presented contains all such institutions.

This information is made available to consumers for general comparison. The Bureau did not collect information on the annual fees charged for some credit cards. Consumers should ask credit card issuers about annual fees and consider that cost in their comparison with other offers. The institutions listed may change credit card terms at any time due to competition and changes in interest rates. The credit cards listed here may not be currently available. Also, each institution has its own policies and criteria for credit card applications and approvals.

By law credit unions are limited membership organizations. In order to have an account at a credit union, you must be within its field of membership. If you have a question as to whether or not you are in a credit union's field of membership, please contact that credit union.

These documents are posted in portable document format (pdf). You will need to download the Acrobat Reader to view these documents.



You may view [all the data](#) or you may view data sorted by institution type, interest rate, fees and charges, or grace period:

◆ Banks / Savings & Loans

by [Interest Rate](#)

by [Fees and Charges](#)

by [Grace Period](#)

◆ Credit Unions

by [Interest Rate](#)

by [Fees and Charges](#)

by [Grace Period](#)

While collecting this information the Bureau found other internet sites with similar information available. Neither the Bureau nor the SCC endorses or recommends these sites. The links are provided solely as a convenience and reference. You may find many additional sites by using search engines to target "credit cards."

Government Sites

[Federal Trade Commission - Consumer Protection](#)

[Federal Reserve System](#)

[Federal Deposit Insurance Corporation \(FDIC\) - Consumer Information](#)

[New York Banking Department's Credit Card Survey](#)

[Minnesota State Treasurer's Credit Card Survey](#)

[Iowa Attorney General's Credit Card Information](#)

Commercial Sites

[Bankrate.com](#)

[CardRatings.org](#)

[CARDWEB.com](#)

[ABC Guides.com](#)

[4CreditCards.com](#)

[Student Credit.com](#)

[GetSmart.com](#)

[EyeOnCredit.com](#)

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[BFI Home](#) | [Newsletters](#) | [Weekly Bulletin](#) | [Forms](#) | [Annual Report](#) | [Contacting BFI](#)

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**[The Commission](#) ■ [Consumer Info.](#) ■ [Case Information](#) ■ [News Releases](#)
[Divisions](#) ■ [Utility Restructuring](#) ■ [Job Opps/RFPs](#) ■ [Home](#)**

For additional information, contact kschrad@scc.state.va.us

[State Corporation Commission](#)
webmaster@scc.state.va.us

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
@Lantec Financial Federal Credit Union P.O. Box 9489 Norfolk, VA 23505 (800) OK-AFFCU	Visa Personal Classic	N/A	N/A	15.49%, 13.90%	15.49%, 13.90%	\$20.00	\$20.00	None	15 days	not reported	None	None	25 days
Alliance Bank 12735 Shops Ln Fairfax, VA 22033 (703) 631-6411	Visa Personal Classic	N/A	3.9% direct mail only, last six months	WSJ Prime + 10.4%	WSJ Prime + 5.9% or 8.4%	\$25.00	\$2.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Alliance Bank 12735 Shops Ln Fairfax, VA 22033 (703) 631-6411	Visa Personal Gold	N/A	3.9% direct mail only, last six months	WSJ Prime + 10.4%	WSJ Prime + 5.9% or 8.4%	\$25.00	\$2.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Alliance Bank 12735 Shops Ln Fairfax, VA 22033 (703) 631-6411	MasterCard Personal Standard	N/A	3.9% direct mail only last six months	WSJ Prime + 10.4%	WSJ Prime + 5.9 or 8.4%	\$25.00	\$2.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Alliance Bank 12735 Shops Ln Fairfax, VA 22033 (703) 631-6411	MasterCard Personal Gold	N/A	3.9% direct mail only last six months	WSJ Prime + 10.4%	WSJ Prime + 5.9% or 8.4%	\$25.00	\$2.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Apple Federal Credit Union 9701 Main St Fairfax, VA 22030 (703) 323-0246	Visa Personal Classic	N/A	N/A	10.9%	10.9%	greater of \$5 or 5% of past due amount	\$15.00	None	60 days	60 days	25 days	None	25 days
Apple Federal Credit Union 9701 Main St Fairfax, VA 22030 (703) 323-0246	Visa Personal Gold	N/A	N/A	11.9%	11.9%	greater of \$5 or 5% of past due amount	\$15.00	None	60 days	60 days	25 days	None	25 days
Bank of Botetourt P.O. Box 339 Buchanan, VA 24066 (540) 473-1173	Visa Personal Classic	N/A	N/A	13.92%	13.92%	\$15.00	\$15.00	2% of cash advance	30 days	30 days	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Bank of Botetourt P.O. Box 339 Buchanan, VA 24066 (540) 473-1173	Visa Personal Bronze	N/A	N/A	18.0%	18.0%	\$15.00	\$15.00	2% of cash advance	30 days	30 days	10 days	None	25 days
Bank of Botetourt P.O. Box 339 Buchanan, VA 24066 (540) 473-1173	Visa Personal Gold	N/A	N/A	10.8%	10.8%	\$15.00	\$15.00	2% of cash advance	30 days	30 days	10 days	None	25 days
Bank of Clarke County P.O. Box 391 Berryville, VA (540) 955-2510	Visa Personal Classic	N/A	N/A	12.0%	12.0%	\$15.00	\$10.00	2% of cash advance	30 days	30 days	7 days	None	25 days
Bank of Clarke County P.O. Box 391 Berryville, VA (540) 955-2510	MasterCard Personal Classic	N/A	N/A	12.0%	12.0%	\$15.00	\$10.00	2% of cash advance	30 days	30 days	7 days	None	25 days
Bank of Clarke County P.O. Box 391 Berryville, VA (540) 955-2510	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	\$15.00	\$10.00	2% of cash advance	30 days	30 days	7 days	None	25 days
Bank of Clarke County P.O. Box 391 Berryville, VA (540) 955-2510	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	\$15.00	\$10.00	2% of cash advance	30 days	30 days	7 days	None	25 days
Bank of Essex P.O. Box 965 Tappahannock, VA 22560 (804) 443-4343	Visa Personal Classic	N/A	N/A	14.9%	14.9%	\$10.00	\$10.00	\$2.00	30 days	30 days	5 days	None	25 days
Bank of Essex P.O. Box 965 Tappahannock, VA 22560 (804) 443-4343	Visa Personal Gold	N/A	N/A	14.9%	14.9%	\$10.00	\$10.00	\$2.00	30 days	30 days	5 days	None	25 days
Bank of Fincastle P.O. Box 107 Fincastle, VA 24090 (540) 473-2761	Visa Personal Classic	N/A	N/A	16.08%	16.08%	\$20.00	\$10.00	\$3.00	25 days	25 days	25 days	None	25 days
Bank of Fincastle P.O. Box 107 Fincastle, VA 24090 (540) 473-2761	Visa Personal Gold	N/A	N/A	12.00%	12.00%	\$20.00	\$10.00	\$3.00	25 days	25 days	25 days	None	25 days
Bank of Fincastle P.O. Box 107 Fincastle, VA 24090 (540) 473-2761	MasterCard Personal Classic	N/A	N/A	16.08%	16.08%	\$20.00	\$10.00	\$3.00	25 days	25 days	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Bank of Fincastle P.O. Box 107 Fincastle, VA 24090 (540) 473-2761	MasterCard Personal Gold	N/A	N/A	12.0%	12.0%	\$20.00	\$10.00	\$3.00	25 days	25 days	25 days	None	25 days
Bank of Floyd 101 Jacksonville Cir Floyd, VA 24091 (540) 745-4191	Visa Personal Classic	N/A	N/A	11.99%	11.99%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	10 days	None	25 days
Bank of Hampton Roads 201 Volvo Pkwy Chesapeake, VA 23320 (757) 436-1000	Visa Personal Classic	N/A	N/A	16.08%	16.08%	5%	None	5% of cash advance	Upon written notice	60 days	10 days	None	25 days
Bank of Hampton Roads 201 Volvo Pkwy Chesapeake, VA 23320 (757) 436-1000	Visa Personal Gold	N/A	N/A	16.08%	16.08%	5%	None	5% of cash advance	Upon written notice	60 days	10 days	None	25 days
Bank of Hampton Roads 201 Volvo Pkwy Chesapeake, VA 23320 (757) 436-1000	MasterCard Personal Classic	N/A	N/A	16.08%	16.08%	5%	None	5% of cash advance	Upon written notice	60 days	10 days	None	25 days
Bank of Hampton Roads 201 Volvo Pkwy Chesapeake, VA 23320 (757) 436-1000	MasterCard Personal Gold	N/A	N/A	16.08%	16.08%	5%	None	5% of cash advance	Upon written notice	60 days	10 days	None	25 days
Bank of Lancaster P.O. Box 1869 Kilmarnock, VA 22482 (804) 435-4165	Visa Personal Classic	N/A	N/A	14.9%	14.9%	\$10.00	\$20.00	None	30 days	30 days	5 days	None	25 days
Bank of Lancaster P.O. Box 1869 Kilmarnock, VA 22482 (804) 435-4165	Visa Personal Gold	N/A	N/A	14.9%	14.9%	\$10.00	\$20.00	None	30 days	30 days	5 days	None	25 days
Bank of McKenney P.O. Box 370 McKenney, VA 23872 (804) 478-4433	Visa Personal Classic	N/A	N/A	14.25% (prime + 4.75%)	14.25% (prime + 4.75%)	greater of \$5 or 5% of payment	\$15.00	2% of cash advance	15 days	not reported	7 days	None	25 days
Bank of McKenney P.O. Box 370 McKenney, VA 23872 (804) 478-4433	Visa Personal Gold	N/A	N/A	14.25% (prime + 4.75%)	14.25% (prime + 4.75%)	greater of \$5 or 5% of payment	\$15.00	2% of cash advance	15 days	not reported	7 days	None	25 days
Bank of McKenney P.O. Box 370 McKenney, VA 23872 (804) 478-4433	Visa Business Classic	N/A	N/A	14.25% (prime + 4.75%)	14.25% (prime + 4.75%)	greater of \$5 or 5% of payment	\$15.00	2% of cash advance	15 days	not reported	7 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Bank of the Commonwealth 403 Boush St Norfolk, VA 23510 (757) 446-6988	Visa Personal Classic	N/A	N/A	15.96%	15.96%	5% of past due amount	\$5 if limit exceeded by \$100	None	30 days	30 days	30 days	None	25 days
Bank of the Commonwealth 403 Boush St Norfolk, VA 23510 (757) 446-6988	MasterCard Personal Classic	N/A	N/A	15.96%	15.96%	5% of past due amount	\$5 if limit exceeded by \$100	None	30 days	30 days	30 days	None	25 days
Bank of the Commonwealth 403 Boush St Norfolk, VA 23510 (757) 446-6988	Visa Personal Gold	N/A	N/A	14.04%	14.04%	5% of past due amount	\$5 if limit exceeded by \$100	None	30 days	30 days	30 days	None	25 days
Bank of the Commonwealth 403 Boush St Norfolk, VA 23510 (757) 446-6988	Visa Personal Gold	N/A	N/A	14.04%	14.04%	5% of past due amount	\$5 if limit exceeded by \$100	None	30 days	30 days	30 days	None	25 days
Bank of the James 615 Church St Lynchburg, VA 23504 (804) 846-2000	Visa Personal Classic	8.99%	8.99%	WSJ Prime + 10.4%	WSJ Prime + 8.4%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	25 days	None	25 days
Bank of the James 615 Church St Lynchburg, VA 23504 (804) 846-2000	MasterCard Personal Classic	8.99%	8.99%	WSJ Prime + 10.4%	WSJ Prime + 8.4%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	25 days	None	25 days
Bank of the James 615 Church St Lynchburg, VA 23504 (804) 846-2000	Visa Personal Gold	8.99%	8.99%	WSJ Prime + 10.4%	WSJ Prime + 8.4%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	25 days	None	25 days
Bank of the James 615 Church St Lynchburg, VA 23504 (804) 846-2000	MasterCard Personal Gold	8.99%	8.99%	WSJ Prime + 10.4%	WSJ Prime + 8.4%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	25 days	None	25 days
Bank of Tidewater P.O. Box 3354 Virginia Beach, VA (757) 422-0000	Visa Personal Classic	N/A	N/A	12.0%	18.0% 12% for senior citizens	greater of \$5 or 5% of payment	\$15.00	2% of cash advance	15 days	30 days	7 days	None	25 days
Bank of Tidewater P.O. Box 3354 Virginia Beach, VA (757) 422-0000	MasterCard Personal Classic	N/A	N/A	12.0%	18.0% 12% for senior citizens	greater of \$5 or 5% of payment	\$15.00	2% of cash advance	15 days	30 days	7 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Bank of Tidewater P.O. Box 3354 Virginia Beach, VA (757) 422-0000	MasterCard Personal Gold	N/A	N/A	12.0%	18.0% 12% for senior citizens	greater of \$5 or 5% of payment	\$15.00	2% of cash advance	15 days	30 days	7 days	None	25 days
Bank of Williamsburg 5125 John Tyler Hwy Williamsburg, VA 23185 (757) 229-5448	Visa Personal Classic	N/A	N/A	Prime + 4%	Prime + 4%	\$25.00	\$25.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Bank of Williamsburg 5125 John Tyler Hwy Williamsburg, VA 23185 (757) 229-5448	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	\$25.00	\$25.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Baylands Federal Credit Union P.O. Box 392 West Point, VA 23181 (804) 843-2520	Visa Personal Classic	N/A	N/A	12.9%	12.9%	\$5.00	\$15.00	None	15 days	not reported	10 days	None	25 days
BB&T Bankcard Corp 223 W. Nash St Wilson, NC 27843 (252) 246-4464	Visa Personal Classic	N/A	N/A	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	\$25.00	\$25.00	2% of cash advance, \$25 max	21 days	30 days	15 days	None	25 days
BB&T Bankcard Corp 223 W. Nash St Wilson, NC 27843 (252) 246-4464	Visa Personal Gold	N/A	N/A	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	\$25.00	\$25.00	2% of cash advance	21 days	30 days	15 days	None	25 days
BB&T Bankcard Corp 223 W. Nash St Wilson, NC 27843 (252) 246-4464	MasterCard Personal Classic	N/A	N/A	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	\$25.00	\$25.00	2% of cash advance	21 days	30 days	15 days	None	25 days
BB&T Bankcard Corp 223 W. Nash St Wilson, NC 27843 (252) 246-4464	MasterCard Personal Gold	N/A	N/A	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	Prime + 3.9%, 5.9%, 7.9% or 11.9% fixed	\$25.00	\$25.00	2% of cash advance	21 days	30 days	15 days	None	25 days
Bronco Federal Credit Union #3 Village Ct Franklin, VA 23851 (757) 569-5518	Visa Personal Classic	N/A	N/A	9.75%	9.75%	\$15.00	\$15.00	None	25 days	25 days	15 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Bronco Federal Credit Union #3 Village Ct Franklin, VA 23851 (757) 569-5518	Visa Personal Gold	N/A	N/A	9.75%	9.75%	\$15.00	\$15.00	None	25 days	25 days	15 days	None	25 days
Burke & Herbert Bank & Trust Co. P.O. Box 268 Alexandria, VA 22313-0268 (703) 549-6600 Ext. 751	Visa Personal Platinum	5.9%	5.9%	Prime + 11.15 - 19.15%	Prime + 11.15 - 19.15%	\$29.00	\$29.00	2% of cash advance	60 days	60 days	10 days	None	25 days
		rates last six months											
Burke and Herbert Bank & Trust Co. P.O. Box 268 Alexandria, VA 22313-0268 (703) 549-6600 Ext. 751	Visa Personal Classic	5.9%	5.9%	Prime + 11.15 - 19.15%	Prime + 11.15 - 19.15%	\$29.00	\$29.00	2% of cash advance	60 days	60 days	10 days	None	25 days
		rates last six months											
Burke and Herbert Bank & Trust Co. P.O. Box 268 Alexandria, VA 22313-0268 (703) 549-6600 Ext. 751	MasterCard Personal Classic	5.9%	5.9%	Prime + 11.15 - 19.15%	Prime + 11.15 - 19.15%	\$29.00	\$29.00	2% of cash advance	60 days	60 days	10 days	None	25 days
		rates last six months											
Call Federal Credit Union P.O. Box 26603 Richmond, VA 23261 (804) 274-1200	Visa Personal Classic	N/A	N/A	11.0%	11.0%	\$10.00	\$15.00	None	15 days	not reported	25 days	None	statement closing date
Capital One Bank 11013 W. Broad St Glen Allen, VA 23060 (804) 934-5129	Visa Personal Classic	N/A	N/A	19.8%	9.9%	\$25.00	\$25.00	2.5% of cash advance	15 days	20 days	None	None	25 days
Capital One Bank 11013 W. Broad St Glen Allen, VA 23060 (804) 934-5129	Visa Personal Gold	N/A	N/A	Prime + 10.3%	Prime + 10.3%	\$25.00	\$25.00	2.5% of cash advance	15 days	20 days	None	None	25 days
Capital One Bank 11013 W. Broad St Glen Allen, VA 23060 (804) 934-5129	Visa Personal Platinum	N/A	N/A	19.8%	9.9%	\$25.00	\$25.00	2.5% of cash advance	15 days	20 days	None	None	25 days
Capital One Bank 11013 W. Broad St Glen Allen, VA 23060 (804) 934-5129	MasterCard Personal Classic	N/A	N/A	19.8%	9.9%	\$25.00	\$25.00	2.5% of cash advance	15 days	20 days	None	None	25 days
Cardinal Bank, N.A. 10641 Lee Highway Fairfax, VA 22030 (703) 934-9200	Visa Personal Classic	5.9%	5.9%	WSJ Prime + 6.9%	WSJ Prime + 6.9%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	25 days	None	25 days
		rates last six months											
Cardinal Bank, N.A. 10641 Lee Highway Fairfax, VA 22030 (703) 934-9200	Visa Business	N/A	N/A	WSJ Prime + 6.9%	WSJ Prime + 6.9%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Cardinal Bank, N.A. 10641 Lee Highway Fairfax, VA 22030 (703) 934-9200	Visa Personal Gold	5.9%	5.9%	WSJ Prime + 3.9%	WSJ Prime + 3.9%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	25 days	None	25 days
		rates last six months											
Cent Bank 300 E. Main St Ste 1350 Norfolk, VA 23510 (757) 446-6695	Visa Personal Classic	N/A	N/A	Prime + 6%	Prime + 6%	\$15.00	\$20.00	None	45-60 days	45-60 days	7 days	None	25 days
Central Virginia Bank P.O. Box 39 Powhatan, VA 23139 (804) 598-4216	Visa Personal Classic	N/A	N/A	16.08%	16.08%	\$10.00	\$10.00	2% of cash advance	15 days	not reported	10 days	None	25 days
Central Virginia Bank P.O. Box 39 Powhatan, VA 23139 (804) 598-4216	Visa Personal Gold	N/A	N/A	14.04%	14.04%	\$10.00	\$10.00	2% of cash advance	15 days	not reported	10 days	None	25 days
Central Virginia Bank P.O. Box 39 Powhatan, VA 23139 (804) 598-4216	MasterCard Personal Classic	N/A	N/A	16.08%	16.08%	\$10.00	\$10.00	2% of cash advance	15 days	not reported	10 days	None	25 days
Central Virginia Bank P.O. Box 39 Powhatan, VA 23139 (804) 598-4216	MasterCard Personal Gold	N/A	N/A	14.04%	14.04%	\$10.00	\$10.00	2% of cash advance	15 days	not reported	10 days	None	25 days
Central Virginia Federal Credit Union P.O. Box 1660 Lynchburg, VA 24505 (804) 528-9016	Visa Personal Classic	N/A	N/A	14.5% variable	14.75% variable	\$20.00	\$20.00	None	30 days	30 days	3 days	None	25 days
Central Virginia Federal Credit Union P.O. Box 1660 Lynchburg, VA 24505 (804) 528-9016	Visa Personal Gold	N/A	N/A	13.5% variable	13.75% variable	\$20.00	\$20.00	None	30 days	30 days	3 days	None	25 days
Chesapeake and Ohio Federal Credit Union 8721 Staples Mill Rd Richmond, VA 23228 (804) 226-7459	Visa Personal Classic	N/A	N/A	12.9%	12.9%	5% of past due amount	\$10.00	None	15 days	30 days	4-8 days depending on month	None	25 days
Chesapeake and Ohio Federal Credit Union 8721 Staples Mill Rd Richmond, VA 23228 (804) 226-7459	MasterCard Personal Classic	N/A	N/A	12.9%	12.9%	5% of past due amount	\$10.00	None	15 days	30 days	4-8 days depending on month	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Chesapeake Public School Employees Credit Union, Inc Battlefield Blvd South Chesapeake, VA 23320 (757) 482-4421	Visa Personal Classic	N/A	N/A	12.9%	12.9%	5% of past due amount	\$10.00	None	15 days	not reported	10 days	None	25 days
Citizens Bank & Trust 126 S. Main St Blackstone, VA 23824 (804) 292-7221	Visa Personal Classic	5.9%	5.9%	11.4% - 19.4%	11.4% - 19.4%	\$29.00	\$29.00	2% of cash advance	15 days	not reported	10 days	None	25 days
		rates last six months											
Citizens Bank & Trust 126 S. Main St Blackstone, VA 23824 (804) 292-7221	MasterCard Personal Classic	5.9%	5.9%	11.4% - 19.4%	11.4% - 19.4%	\$29.00	\$29.00	2% of cash advance	15 days	not reported	10 days	None	25 days
		rates last six months											
City of Salem Employees Federal Credit Union 15 East Clay St Salem, VA 24153 (540) 375-3056	Visa Personal Classic	N/A	N/A	12.96%	12.96%	\$10.00	\$10.00	None	15 days	None	25 days	None	25 days
Clara Barton Federal Credit Union 8111 Gatehouse Road Falls Church, VA 22042 (703) 206-6118	Visa Personal Classic	N/A	N/A	14.0%	14.0%	\$10.00	\$25.00	None	30 days	30 days	25 days	None	25 days
Comdial Federal Credit Union P.O. Box 7387 Chalottesville, VA 22906 (804) 973-0672	Visa Personal Classic	NA	N/A	11.9%	11.9%	\$10.00	\$10.00	None	30 days	30 days	10 days	None	25 days
Commerce Bank of Virginia P.O. Box 29569 Richmond, VA 23233 (804) 360-2222	Visa Personal Classic	N/A	N/A	Prime + 6%	Prime + 6%	\$10.00	\$25.00	\$2	45 days	45 days	10 days	None	25 days
Community Bank 38 N. Central Ave Staunton, VA 24401 (540) 886-0796	Visa Personal Classic	N/A	N/A	15.96%	15.96%	5% of pay- ment	\$10.00	None	15 days	15 days	5 days	None	25 days
Community National Bank 900 Memorial Drive Pulaski, VA 24301 (540) 994-0831	Visa Personal Classic	N/A	N/A	14.99%	14.99%	\$15.00	\$15.00	5% of cash advance	15 days	None	10 days	None	25 days
Connects Federal Credit Union 7700 Shrader Rd Richmond, VA 23228 (804) 756-5030	Visa Personal Classic	N/A	N/A	12.0%	12.0%	\$10.00	\$10.00	None	60 days	15 days	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Consolidated Bank & Trust Co P.O. Box 26823 Richmond, VA 23261 (804) 771-5202	Visa Personal Classic	7.9%	7.9%	15.5%	15.5%	\$15.00	\$18.00	1% of cash advance	30 days	30 days	15 days	None	25 days
		rates last one year											
Consolidated Bank & Trust Co P.O. Box 26823 Richmond, VA 23261 (804) 771-5202	Visa Personal Gold	7.9%	7.9%	15.0%	15.0%	\$15.00	\$18.00	1% of cash advance	30 days	30 days	15 days	None	25 days
		rates last one year											
Consolidated Bank & Trust Co P.O. Box 26823 Richmond, VA 23261 (804) 771-5202	MasterCard Personal Classic	7.9%	7.9%	15.5%	15.5%	\$15.00	\$18.00	1% of cash advance	30 days	30 days	15 days	None	25 days
		rates last one year											
Constellation Federal Credit Union 7214 Arlington Blvd #200 Falls Church, VA 22042 (703) 573-0970	Visa Personal Classic	N/A	N/A	11.9%	11.9%	5% of interest due	None	None	15 days	not reported	25 days	None	25 days
County Bank of Chesterfield 13241 River's Bend Blvd Chester, VA 23836 (804) 530-1818	Visa Personal Classic	N/A	N/A	17.5%	17.5%	5% of past due amount	\$20.00	None	30 days	30 days	7 days	None	25 days
County Bank of Chesterfield 13241 River's Bend Blvd Chester, VA 23836 (804) 530-1818	MasterCard Personal Gold	N/A	N/A	15.0%	15.0%	5% of past due amount	\$20.00	None	30 days	30 days	7 days	None	25 days
County of Henrico Federal Credit Union 8611 Dixon Powers Dr Richmond, VA 23228 (804) 266-0290	Visa Personal Classic	N/A	N/A	10.9%	10.9%	\$10.00	\$10.00	None	30 days	30 days	25 days	None	25 days
DIR Credit Union P.O. Box 10088 Richmond, VA 23240 (804) 916-3900	Visa Personal Classic	N/A	N/A	10.9%	10.9%	None	None	None	15 days	not reported	None	None	25 days
DuPont Community Credit Union P.O. Box 1365 Waynesboro, VA 22980 (540) 946-3200	MasterCard Personal Classic	N/A	N/A	9.96%	9.96%	\$25.00	\$25.00	None	15 days	as required by law	10 days	None	25 days
DuPont Community Credit Union P.O. Box 1365 Waynesboro, VA 22980 (540) 946-3200	MasterCard Personal Gold	N/A	N/A	12.6%	12.6%	5% of past due amount	\$10.00	None	15 days	as required by law	10 days	None	25 days
DuPont Fibers Federal Credit Union P.O. Box 37040 Richmond, VA 23234 (804) 383-3191 X 3319	Visa Personal Gold	N/A	N/A	WSJ Prime + 3%; maximum of 18%	WSJ Prime + 3%; maximum of 18%	5% of past due amount	\$25.00	None	30 days	None	27 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
DuPont Fibers Federal Credit Union P.O. Box 37040 Richmond, VA 23234 (804) 383-3191 X 3319	Visa Personal Classic	N/A	N/A	WSJ Prime + 4%; maximum of 18%	WSJ Prime + 4%; maximum of 18%	5% of past due amount	\$25.00	None	30 days	None	27 days	None	25 days
DuPont Fibers Federal Credit Union P.O. Box 37040 Richmond, VA 23234 (804) 383-3191 X 3319	MasterCard Personal Classic	N/A	N/A	15.0%	15.0%	5% of past due amount	\$25.00	None	30 days	None	27 days	None	25 days
Essex Savings Bank, F.S.B 9 Interstate Corporate Ctr, Ste 200 Norfolk, VA 23502 (757) 893-1300	Visa Personal Classic	N/A	N/A	Prime + 4%	Prime + 4%	\$25.00	\$25.00	2% of cash advance	15 days	None	10 days	None	25 days
Essex Savings Bank, F.S.B 9 Interstate Corporate Ctr, Ste 200 Norfolk, VA 23502 (757) 893-1300	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	\$25.00	\$25.00	2% of cash advance	15 days	None	10 days	None	25 days
F & M Bank - Winchester 115 N. Cameron Street Winchester, VA 22601 (540) 665-4200	Mastercard Personal Classic	N/A	N/A	Prime + 6.5%	Prime + 6.5%	\$15.00	\$15.00	None	30 days	N/A	8 days	None	25 days
F & M Bank - Winchester 115 N. Cameron St Winchester, VA 22601 (540) 665-4200	Mastercard Shenandoah University Affinity	N/A	N/A	15.0%	15.0%	\$15.00	\$15.00	None	30 days	N/A	8 days	None	25 days
F & M Bank - Winchester 115 N. Cameron St Winchester, VA 22601 (540) 665-4200	MasterCard Personal Secured	N/A	N/A	18.0%	18.0%	\$20.00	\$20.00	2% of cash advance	30 days	N/A	8 days	None	25 days
F & M Bank - Winchester 115 N. Cameron St Winchester, VA 22601 (540) 665-4200	MasterCard Personal Gold	N/A	N/A	Prime + 6.5%	Prime + 6.5%	\$15.00	\$15.00	None	30 days	N/A	8 days	None	25 days
F & M Bank - Winchester 115 N. Cameron St Winchester, VA 22601 (540) 665-4200	MasterCard Business Standard	N/A	N/A	Prime + 6%	Prime + 6%	\$15.00	\$15.00	None	30 days	N/A	8 days	None	25 days
F & M Bank - Winchester 115 N. Cameron St Winchester, VA 22601 (540) 665-4200	Visa Personal Gold	N/A	N/A	Prime + 6.5%	Prime + 6.5%	\$15.00	\$15.00	None	30 days	N/A	8 days	None	25 days
F & M Bank - Winchester 115 N. Cameron St Winchester, VA 22601 (540) 665-4200	Visa Personal Classic	N/A	N/A	Prime + 6.5%	Prime + 6.5%	\$15.00	\$15.00	None	30 days	N/A	8 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Farmers & Merchants Bank 205 S. Main St Timberville, VA 22853 (540) 896-8941	MasterCard Personal Classic	N/A	N/A	10.99, 12.0 or 13.99%	10.99, 12.0 or 13.99%	\$25.00	\$25.00	None	30 days	N/A	15 days	None	Pay in full
Farmers & Merchants Bank 205 S. Main St Timberville, VA 22853 (540) 896-8941	Visa Personal Gold	N/A	N/A	10.99, 12.0 or 13.99%	10.99, 12.0 or 13.99%	\$25.00	\$25.00	None	30 days	N/A	15 days	None	Pay in full
Farmers & Merchants Bank 205 S. Main St Timberville, VA 22853 (804) 896-8941	Visa Personal Classic	N/A	N/A	10.99, 12.0 or 13.99%	10.99, 12.0 or 13.99%	\$25.00	\$25.00	None	30 days	N/A	15 days	None	Pay in full
FedStar Federal Credit Union 5005 Melrose Ave N.W. Roanoke, VA 24017 (540) 986-0652	Visa Personal Classic	N/A	N/A	12.99%	12.99%	\$10.00	\$10.00	None	15 days	None	None	None	25 days
First and Citizens Bank P.O. Box 529 Monterey, VA 24465 (540) 468-2430	Visa Personal Classic	N/A	N/A	12.99%	12.99%	\$10.00	\$10.00	min \$2, max \$10	30 days	30 days	10 days	None	25 days
First and Citizens Bank P.O. Box 529 Monterey, VA 24465 (540) 468-2430	MasterCard Personal Classic	N/A	N/A	12.99%	12.99%	\$10.00	\$10.00	min \$2, max \$10	30 days	30 days	10 days	None	25 days
First and Citizens Bank P.O. Box 529 Monterey, VA 24465 (540) 468-2430	Visa Personal Platinum	N/A	N/A	12.99%	12.99%	\$10.00	\$10.00	min \$2, max \$10	30 days	30 days	10 days	None	25 days
First and Citizens Bank P.O. Box 529 Monterey, VA 24465 (540) 468-2430	MasterCard Personal Platinum	N/A	N/A	12.99%	12.99%	\$10.00	\$10.00	min \$2, max \$10	30 days	30 days	10 days	None	25 days
First Bank 112 W. King St Strasburg, VA 22657 (540) 465-9121	Visa Personal Classic	N/A	N/A	16.56%	16.56%	5% of payment or \$10 min	greater of \$5 or 5%, \$99 max	\$2.00	15 days	15 days	10 days	None	25 days
First Bank 112 W. King St Strasburg, VA 22657 (540) 465-9121	MasterCard Personal Classic	N/A	N/A	16.56%	16.56%	5% of payment or \$10 min	greater of \$5 or 5%, \$99 max	\$2.00	15 days	15 days	10 days	None	25 days
First Capital Bank 4101 Dominion Blvd Glen Allen, VA 23060 (804) 273-9300	Visa Personal Classic	N/A	N/A	Prime + 7.65%	Prime + 7.65%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
First Capital Bank 4101 Dominion Blvd Glen Allen, VA 23060 (804) 273-9300	Visa Business Classic	N/A	N/A	Prime + 7.65%	Prime + 7.65%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	10 days	None	25 days
First Capital Bank 4101 Dominion Blvd Glen Allen, VA 23060 (804) 273-9300	Visa Personal Gold	N/A	N/A	Prime + 4.65%	Prime + 4.65%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	10 days	None	25 days
First Capital Bank 4101 Dominion Blvd Glen Allen, VA 23060 (804) 273-9300	MasterCard Personal Classic	N/A	N/A	Prime + 7.65%	Prime + 7.65%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	10 days	None	25 days
First Capital Bank 4101 Dominion Blvd Glen Allen, VA 23060 (804) 273-9300	MasterCard Personal Gold	N/A	N/A	Prime + 4.65%	Prime + 4.65%	\$20.00	\$20.00	2% of cash advance	15 days	not reported	10 days	None	25 days
First Citizens Bank, A Virginia Corp 3601 Thirlane Rd, N.W., Ste #6 Roanoke, VA 24019 (540) 561-4726	Visa Personal Classic	N/A	N/A	Prime + 2.9% - 18.0%	Prime + 2.9% - 18.0%	\$25.00	\$25.00	2% of cash advance	30 days	30 days	15 days	None	25 days
First Citizens Bank, A Virginia Corp 3601 Thirlane Rd, N.W., Ste #6 Roanoke, VA 24019 (540) 561-4726	MasterCard Personal Classic	N/A	N/A	Prime + 2.9% - 18.0%	Prime + 2.9% - 18.0%	\$25.00	\$25.00	2% of cash advance	30 days	30 days	15 days	None	25 days
First Citizens Bank, A Virginia Corp 3601 Thirlane Rd, N.W., Ste #6 Roanoke, VA 24019 (540) 561-4726	Visa Personal Gold	N/A	N/A	Prime + 2.9% - 18.0%	Prime + 2.9% - 18.0%	\$25.00	\$25.00	2% of cash advance	30 days	30 days	15 days	None	25 days
First Citizens Bank, A Virginia Corp 3601 Thirlane Rd, N.W., Ste #6 Roanoke, VA 24019 (540) 561-4726	MasterCard Personal Gold	N/A	N/A	Prime + 2.9% - 18.0%	Prime + 2.9% - 18.0%	\$25.00	\$25.00	2% of cash advance	30 days	30 days	15 days	None	25 days
First Citizens Bank, A Virginia Corp 3601 Thirlane Rd, N.W., Ste #6 Roanoke, VA 24019 (540) 561-4726	Visa Personal Platinum	N/A	N/A	Prime + 2.9% - 18.0%	Prime + 2.9% - 18.0%	\$25.00	\$25.00	2% of cash advance	30 days	30 days	15 days	None	25 days
First Citizens Bank, A Virginia Corp 3601 Thirlane Rd, N.W., Ste #6 Roanoke, VA 24019 (540) 561-4726	MasterCard Personal Platinum	N/A	N/A	Prime + 2.9% - 18.0%	Prime + 2.9% - 18.0%	\$25.00	\$25.00	2% of cash advance	30 days	30 days	15 days	None	25 days
First Federal Savings Bank of VA P.O. Box 1777 Petersburg, VA 23805 (804) 732-2350	MasterCard Personal Platinum	N/A	N/A	15.99%	15.99%	\$29.00	\$29.00	3% of cash advance	15 days	not reported	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
First Federal Savings Bank of VA P.O. Box 1777 Petersburg, VA 23805 (804) 732-2350	Visa Personal Platinum	N/A	N/A	15.99%	15.99%	\$29.00	\$29.00	3% of cash advance	15 days	not reported	25 days	None	25 days
First National Bank P.O. Box 600 Christiansburg, VA 24068-0600 (540) 382-6063	Visa Personal Classic	8.5%	8.5%	12.0%; 2% fee	16.8%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	7 days	None	25 days
		rates last one year											
First National Bank P.O. Box 600 Christiansburg, VA 24068-0600 (540) 382-6063	Visa Personal Gold	8.5%	8.5%	12.0%; 2% fee	16.8%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	7 days	None	25 days
		rates last one year											
First National Bank P.O. Box 600 Christiansburg, VA 24068-0600 (540) 382-6063	MasterCard Personal Classic	8.5%	8.5%	12.0%; 2% fee	16.8%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	7 days	None	25 days
		rates last one year											
First National Bank P.O. Box 600 Christiansburg, VA 24068-0600 (540) 382-6063	MasterCard Personal Gold	8.5%	8.5%	12.0%; 2% fee	16.8%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	7 days	None	25 days
		rates last one year											
First State Bank 445 Mt. Cross Rd Danville, Va 24540 (804) 797-3929	Visa Personal Classic	N/A	N/A	15.0%	15.0%	\$15.00	\$12.00	3% of cash advance	30 days	30 days	7 bus days	None	30 days
First State Bank 445 Mt. Cross Rd Danville, Va 24540 (804) 797-3929	Visa Personal Gold	N/A	N/A	12.0%	12.0%	\$15.00	\$12.00	3% of cash advance	30 days	30 days	7 bus days	None	30 days
First State Bank 445 Mt. Cross Rd Danville, Va 24540 (804) 797-3929	MasterCard Personal Classic	N/A	N/A	15.0%	15.0%	\$15.00	\$12.00	3% of cash advance	30 days	30 days	7 bus days	None	30 days
First State Bank 445 Mt. Cross Rd Danville, Va 24540 (804) 797-3929	MasterCard Personal Gold	N/A	N/A	12.0%	12.0%	\$15.00	\$12.00	3% of cash advance	30 days	30 days	7 bus days	None	30 days
First Virginia Banks, Inc 6400 Arlington Blvd Falls Church, VA 22042 (703) 533-6112	Visa Personal Classic	3.9%	N/A	15.99%	15.99%	\$29.00	\$29.00	3% of cash advance	15 days	15 days	None	None	25 days
		rate lasts first four closing dates											

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
First Virginia Banks, Inc 6400 Arlington Blvd Falls Church, VA 22042 (703) 533-6112	Visa Personal Platinum	3.9%	N/A	15.99%	15.99%	\$29.00	\$29.00	3% of cash advance	15 days	15 days	None	None	25 days
		rate lasts first four closing dates											
First Virginia Banks, Inc 6400 Arlington Blvd Falls Church, VA 22042 (703) 533-6112	MasterCard Personal Classic	3.9%	N/A	15.99%	15.99%	\$29.00	\$29.00	3% of cash advance	15 days	15 days	None	None	25 days
		rate lasts first four closing dates											
First Virginia Banks, Inc 6400 Arlington Blvd Falls Church, VA 22042 (703) 533-6112	MasterCard Personal Platinum	3.9%	N/A	15.99%	15.99%	\$29.00	\$29.00	3% of cash advance	15 days	15 days	None	None	25 days
		rate lasts first four closing dates											
Forenbord Federal Credit Union 1801 Dabney Rd Richmond, VA 23230 (804) 353-8012	Visa Personal Classic	N/A	N/A	11.0%- 13.92%	11.0%- 13.92%	5% of past due amount	10%	None	30 days	30 days	25 days	None	25 days
Forenbord Federal Credit Union 1801 Dabney Rd Richmond, VA 23230 (804) 353-8012	Visa Personal Gold	N/A	N/A	11.0%- 13.92%	11.0%- 13.92%	5% of past due amount	10%	None	30 days	30 days	25 days	None	25 days
Fort Belvoir Federal Credit Union 14040 Central Loop Woodbridge, VA 22193 (703) 730-1800	Visa Personal Classic	N/A	N/A	11.90%	11.90%	\$15.00	\$15.00	10% of cash advance	30 days	30 days	10 days	None	25 days
Fort Belvoir Federal Credit Union 14040 Central Loop Woodbridge, VA 22193 (703) 730-1800	Visa Personal Gold	N/A	N/A	9.90%	9.90%	\$15.00	\$15.00	10% of cash advance	30 days	30 days	10 days	None	25 days
Fort Lee Federal Credit Union 4495 Crossings Blvd Prince George, VA 23875 (804) 452-0736	Visa Personal Classic	N/A	N/A	12.5%	12.5%	\$10.00	\$10.00	None	15 days	15 days	10 days	None	25 days
Fort Monroe Credit Union, Inc 108 W. Mercury Blvd Hampton, VA 23669-2511 (757) 728-2704	Visa Personal Classic	N/A	N/A	12.9%	12.9%	5% of past due amount	\$10.00	None	30 days	30 days	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Fort Myer Federal Credit Union P.O. Box 1147 Arlington, VA 22211 (703) 525-5950	Visa Personal Classic	N/A	N/A	13.9%	13.9%	\$10.00	\$10.00	None	30-60 days	30-60 days	10 days	None	25 days
Genesis Federal Credit Union 6708 Backlick Rd Springfield, VA 22150 (703) 913-0700	Visa Personal Classic	N/A	N/A	12.95%	12.95%	\$5	\$10.00	None	15 days	N/A	25 days	None	25 days
Genesis Federal Credit Union 6708 Backlick Rd Springfield, VA 22150 (703) 913-0700	Visa Personal Gold	N/A	N/A	11.7%	11.7%	\$5	\$10.00	None	15 days	N/A	25 days	None	25 days
Guaranty Bank 1658 State Farm Blvd Charlottesville, VA 22911 (804) 970-1100	Visa Personal Classic	N/A	N/A	Prime + 4.9%	Prime + 4.9%	\$20.00	\$20.00	\$2	15 days	next billing statement	5 days	None	25 days
Guaranty Bank 1658 State Farm Blvd Charlottesville, VA 22911 (804) 970-1100	Visa Business Classic	N/A	N/A	Prime + 4.9%	Prime + 4.9%	\$20.00	\$20.00	\$2	15 days	next billing statement	5 days	None	25 days
Guaranty Bank 1658 State Farm Blvd Charlottesville, VA 22911 (804) 970-1100	Visa Personal Platinum	N/A	N/A	Prime + 4.9%	Prime + 4.9%	\$20.00	\$20.00	\$2	15 days	next billing statement	5 days	None	25 days
Guardian Federal Credit Union P.O. Box 1337 Portsmouth, VA 23705 (757) 397-1234	Mastercard Personal Classic	N/A	N/A	14.5%	14.5%	\$15.00	\$15.00	2% of cash advance	30 days	30 days	25 days	None	25 days
Guardian Federal Credit Union P.O. Box 1337 Portsmouth, VA 23705 (757) 397-1234	Visa Personal Classic	N/A	N/A	14.5%	14.5%	\$15.00	\$15.00	2% of cash advance	30 days	30 days	25 days	None	25 days
Hampton City Employees City Hall Building 22 Lincoln St Hampton, VA 23669 (757) 728-2027	Visa Personal Classic	N/A	N/A	9.9%	9.9%	5% of past due amount	\$15.00	None	30 days	30 days	25 days	None	25 days
Hampton Roads Educators' Credit Union 2130 Cunningham Dr Hampton, VA 23666 (757) 838-0707	Visa Personal Classic	N/A	N/A	12.9%	12.9%	5% of past due amount	\$15.00	None	15 days	as required by law	10 days	None	25 days
Hampton Roads Postal Credit Union 4013 W. Mercury Blvd Hampton, VA 23666 (757) 825-9611	Visa Personal Classic	N/A	N/A	14.9%	14.9%	\$10.00	\$10.00	None	15 days	as required by law	None	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Hampton V.A. Federal Credit Union P.O. Box 37 Hampton, VA 23669 (757) 723-8842	Visa Personal Classic	N/A	N/A	13.9%	13.9%	\$5.00	\$10.00	None	15 days	as required by law	10 days	None	25 days
Harbor Bank 1 Old Oyster Point Rd Newport News, VA 23602 (757) 249-7800	Visa Personal Classic	N/A	3.9% rate lasts six months	WSJ Prime + 10.4%	WSJ Prime + 8.4%, 5.9%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Harbor Bank 1 Old Oyster Point Rd Newport News, VA 23602 (757) 249-7800	Visa Personal Gold	N/A	3.9% rate lasts six months	WSJ Prime + 10.4%	WSJ Prime + 8.4%, 5.9%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Harbor Bank 1 Old Oyster Point Rd Newport News, VA 23602 (757) 249-7800	MasterCard Personal Classic	N/A	3.9% rate lasts six months	WSJ Prime + 10.4%	WSJ Prime + 8.4%, 5.9%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Harbor Bank 1 Old Oyster Point Rd Newport News, VA 23602 (757) 249-7800	MasterCard Personal Gold	N/A	3.9% rate lasts six months	WSJ Prime + 10.4%	WSJ Prime + 8.4%, 5.9%	\$25.00	\$25.00	2.5% of cash advance	30 days	30 days	10 days	None	25 days
Highlands Union Bank P.O. Box 1128 Abingdon, VA 24212 (540) 628-9181	Visa Personal Classic	7.95%	7.95% rates last one year	14.95%	14.95%	\$10.00	\$10.00	\$2.00	30 days	30 days	10 days	None	25 days
James River Bank - Colonial P.O. Box 410 Suffolk, VA 23434 (757) 539-0241	Visa Personal Classic	N/A	N/A	12.9%	12.9%	\$14.50	\$20.00	2% of cash advance	15 days	not reported	None	None	25 days
James River Bank - Colonial P.O. Box 410 Suffolk, VA 23434 (757) 539-0241	Visa Personal Gold	N/A	N/A	WSJ Prime + 3%	WSJ Prime + 3%	\$14.50	\$20.00	2% of cash advance	15 days	not reported	None	None	25 days
James River Bank - Colonial P.O. Box 410 Suffolk, VA 23434 (757) 539-0241	MasterCard Personal Classic	N/A	N/A	12.9%	12.9%	\$14.50	\$20.00	2% of cash advance	15 days	not reported	None	None	25 days
Kemba Roanoke Federal Credit Union P.O. Box 2812 W. Main St. Salem, VA 24153 (540) 387-5267	Visa Personal Classic	N/A	N/A	12.99%	12.99%	None	None	None	30 days	30 days	None	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Life Line Credit Union 5904 Hampstead Ave Richmond, VA 23226 (804) 281-8397	Visa Personal Classic	N/A	N/A	13.9%	13.9%	\$10.00	\$10.00	None	30 days	30 days	10 days	None	25 days
Lynchburg Foundry Federal Credit Union 2000 Main St Lynchburg, VA 2504 (804) 528-8600	Visa Personal Classic	N/A	N/A	11.0%	11.0%	5% of past due amount	\$10.00	None	60 days	60 days	10 days	None	None
Member One Federal Credit Union P.O. Box 12288 Roanoke, VA 24024 (540) 982-8811	Visa Personal Classic	N/A	N/A	15.0% fixed, 14.0% variable	15.0% fixed, 14.0% variable	5% of past due amount	\$20.00	None	30 days	30 days	5 days	None	25 days
Member One Federal Credit Union P.O. Box 12288 Roanoke, VA 24024 (540) 982-8811	Visa Personal Gold	N/A	N/A	9.99%, 12.0%	9.99%, 12.0%	5% of past due amount	\$20.00	None	30 days	30 days	5 days	None	25 days
Member One Federal Credit Union P.O. Box 12288 Roanoke, VA 24024 (540) 982-8811	MasterCard Personal Classic	N/A	N/A	15.0%	15.0%	5% of past due amount	\$20.00	None	30 days	30 days	5 days	None	25 days
Metro County Bank 8206 Atlee Rd Mechanicsville, VA 23116-9905 (804) 358-6633	Visa Personal Classic	N/A	N/A	Prime + 2.9%	Prime + 2.9%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	5 days	None	25 days
Metro County Bank 8206 Atlee Rd Mechanicsville, VA 23116-9905 (804) 358-6633	MasterCard Personal Classic	N/A	N/A	Prime + 2.9%	Prime + 2.9%	\$20.00	\$20.00	2% of cash advance	30 days	30 days	5 days	None	25 days
Midway Federal Credit Union P.O. Box 232 Berryville, VA 22611 (540) 542-2124	Visa Personal Classic	N/A	N/A	11.5%	11.5%	None	\$10.00	3% of cash advance	30 days	30 days	None	None	25 days
Miners & Merchants Bank P.O. Box 1010 Grundy, VA 24614 (540) 935-8161	Visa Personal College Edition	N/A	5.9%	18.99%	13.99% or 8% over 1 month libor whichever greater	\$29.00	\$29.00	3% of cash advance	60 days	60 days	3 days	None	25 days
Miners & Merchants Bank P.O. Box 1010 Grundy, VA 24614 (540) 935-8161	Visa Business Executive Edition	N/A	N/A	18.99%	15.99% or 12% over 1 month libor whichever greater	\$29.00	\$29.00	3% of cash advance	60 days	60 days	3 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Miners & Merchants Bank P.O. Box 1010 Grundy, VA 24614 (540) 935-8161	Visa Personal Gold	N/A	5.9%	21.29%	13.99% or 8% over 1 month libor whichever greater	\$29.00	\$29.00	3% of cash advance	60 days	60 days	3 days	None	25 days
		rate lasts six months											
Miners & Merchants Bank P.O. Box 1010 Grundy, VA 24614 (540) 935-8161	Visa Personal Platinum	N/A	5.9%	21.29%	13.99% or 8% over 1 month libor whichever greater	\$29.00	\$29.00	3% of cash advance	60 days	60 days	3 days	None	25 days
		rate lasts six months											
Mohawk Federal Credit Union 1340 Roanoke Blvd Salem, VA 24153 (540) 387-3211	Visa Personal Classic	9.9%	9.9%	14.88%	14.88%	\$15.00	\$15.00	None	15 days	None	10 days	None	25 days
		rates last one year											
Mohawk Federal Credit Union 1340 Roanoke Blvd Salem, VA 24153 (540) 387-3211	MasterCard Personal Classic	9.9%	9.9%	14.88%	14.88%	\$15.00	\$15.00	None	15 days	None	10 days	None	25 days
		rates last one year											
Mountain Empire Federal Credit Union 1413 N. Main St Marion, VA 24354 (540) 782-9639	Visa Personal Classic	N/A	N/A	12.9%	12.9%	\$10.00	\$15.00	None	15 days	not reported	10 days	None	25 days
National Bank of Blacksburg P.O. Box 90002 Blacksburg, VA 24062 (540) 951-6235	Visa Personal Classic	N/A	N/A	13.92%	13.92%	\$15.00	\$15.00	2% of cash advance	30 days	30 days	10 days	None	25 days
Navy Federal Credit Union 820 Follin Ln Vienna, VA 22180 (703) 255-8734	Visa Personal Classic	N/A	N/A	12.5%	12.5%	None	\$10.00	None	30 days	30 days	None	None	25 days
Navy Federal Credit Union 820 Follin Ln Vienna, VA 22180 (703) 255-8734	Visa Personal Gold	N/A	N/A	12.5%	12.5%	None	\$10.00	None	30 days	30 days	None	None	25 days
Navy Federal Credit Union 820 Follin Ln Vienna, VA 22180 (703) 255-8734	MasterCard Personal Classic	N/A	N/A	12.5%	12.5%	None	\$10.00	None	30 days	30 days	None	None	25 days
Navy Federal Credit Union 820 Follin Ln Vienna, VA 22180 (703) 255-8734	MasterCard Personal Gold	N/A	N/A	12.5%	12.5%	None	\$10.00	None	30 days	30 days	None	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Navy PWC Norva Federal Credit Union 4920 Haygood Rd Virginia Beach, VA 23455 (757) 497-4500	Visa Personal Classic	N/A	N/A	13.75%	13.75%	\$20.00	None	\$20.00	15 days	90 days	10 days	None	25 days
Navy Yard Credit Union, Inc 5100 George Washington Hwy Portsmouth, VA 23702 (757) 487-3474	Visa Personal Classic	N/A	N/A	9.9%, 11.0%, 12.9%	9.9%, 11.0%, 12.9%	5% of past due amount	\$12.00	None	15 days	not reported	10 days	None	25 days
Navy Yard Credit Union, Inc 5100 George Washington Hwy Portsmouth, VA 23702 (757) 487-3474	Visa Personal Classic	N/A	N/A	9.9%, 11.0%, 12.9%	9.9%, 11.0%, 12.9%	5% of past due amount	\$12.00	None	15 days	not reported	10 days	None	25 days
New Horizon Credit Union 10830 Balls Ford Rd. Manassas, VA 20109 (703) 368-1500	Visa Personal Classic	N/A	N/A	12.9%	12.9%	5% of past due amount	\$10.00	None	30 days	as required by law	None	None	25 days
New Horizon Credit Union 10830 Balls Ford Rd. Manassas, VA 20109 (703) 368-1500	Visa Personal Gold	N/A	N/A	11.9%	11.9%	5% of past due amount	\$10.00	None	30 days	as required by law	None	None	25 days
Newport News Shipbuilding Employees Credit Union 3711 Huntington Ave Newport News, VA 23607 (757) 928-8850	MasterCard Personal Classic	N/A	N/A	13.99%	13.99%	None	None	None	60 days	60 days	None	None	25 days
Newport News Shipbuilding Employees Credit Union 3711 Huntington Ave Newport News, VA 23607 (757) 928-8850	MasterCard Personal Gold	N/A	N/A	11.5%	11.5%	None	None	None	60 days	60 days	None	None	25 days
Newport News Shipbuilding Employees Credit Union 3711 Huntington Ave Newport News, VA 23607 (757) 928-8850	Visa Personal Classic	N/A	N/A	13.99%	13.99%	None	None	None	60 days	60 days	None	None	25 days
Newport News Shipbuilding Employees Credit Union 3711 Huntington Ave Newport News, VA 23607 (757) 928-8850	Visa Personal Gold	N/A	N/A	15.0%	15.0%	None	None	None	60 days	60 days	None	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Norfolk Fire Department Federal Credit Union 4100 Virginia Beach Blvd Norfolk, VA 23502 (757) 857-5389	Visa Personal Classic	N/A	N/A	14.75%	14.75%	\$10.00	\$20.00	2% of cash advance	15 days	60 days	10 days	None	28-33 days
Norfolk Municipal Employees Federal Credit Union 810 Union St Norfolk, VA 23510 (757) 664-4273	MasterCard Personal Classic	N/A	N/A	13.0%	13.0%	5% of balance due	\$10.00	None	30 days	None	10 days	None	25 days
Norfolk VA Postal Credit Union P.O. Box 781 Norfolk, VA 23501-0781 (757) 622-7772	Visa Personal Classic	N/A	N/A	12.99%	12.99%	\$15.00	\$10.00	None	30 days	30 days	20 days	None	25 days
Northern Neck State Bank P.O. Box 68 Warsaw, VA 22572 (804) 333-4066	Visa Personal Classic	N/A	N/A	Prime + 4%	Prime + 4%	\$25.00	\$25.00	2% of cash advance	10 days	N/A	10 days	None	25 days
Northern Neck State Bank P.O. Box 68 Warsaw, VA 22572 (804) 333-4066	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	\$25.00	\$25.00	2% of cash advance	10 days	N/A	10 days	None	25 days
Northern Piedmont Federal Credit Union 567 James Madison Hwy Culpeper, VA 22701 (540) 825-8800	Visa Personal Classic	N/A	7.99%	7.99%	13.99%	\$20.00	\$10.00	None	3 months	3 months	10 days	None	25 days
			rate lasts six months										
Northwest Federal Credit Union 200 Spring St Herndon, VA 20170 (703) 709-8900	MasterCard Personal Gold	N/A	N/A	14.5% with fee; 16.5% without fee	14.5% with fee; 16.5% without fee	greater of 5% of past due amount or \$10	\$10.00	None	30 days	None	60 days	None	25 days
Northwest Federal Credit Union 200 Spring St Herndon, VA 20170 (703) 709-8900	Visa Personal Gold	N/A	N/A	14.5%	14.5%	greater of 5% of past due amount or \$10	\$10.00	None	30 days	None	60 days	None	25 days
Northwest Federal Credit Union 200 Spring St Herndon, VA 20170 (703) 709-8900	Visa Personal Classic	N/A	N/A	12.5%	12.5%	greater of 5% of past due amount or \$10	\$10.00	None	30 days	None	60 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Northwest Federal Credit Union 200 Spring St Herndon, VA 20170 (703) 709-8900	MasterCard Personal Gold	N/A	N/A	14.5% with fee; 16.5% without fee	14.5% with fee; 16.5% without fee	greater of 5% of past due amount or \$10	\$10.00	None	30 days	None	60 days	None	25 days
NSWC Federal Credit Union P.O. Box 519 Dahlgreen, VA 22448 (540) 663-2181	Visa Personal Classic	N/A	N/A	12.72%	12.72%	None	None	5% of cash advance	15 days	not reported	10 days	None	25 days
NSWC Federal Credit Union P.O. Box 519 Dahlgreen, VA 22448 (540) 663-2181	Visa Personal Gold	N/A	N/A	12.72%	12.72%	None	None	5% of cash advance	15 days	not reported	10 days	None	25 days
NSWC Federal Credit Union P.O. Box 519 Dahlgreen, VA 22448 (540) 663-2181	Visa Personal Home Equity	N/A	N/A	Prime	Prime	None	None	5% of cash advance	15 days	not reported	10 days	None	25 days
NSWC Federal Credit Union P.O. Box 519 Dahlgreen, VA 22448 (540) 663-2181	Visa Personal Platinum	5.9%	N/A	9.9%	9.9%	None	None	5% of cash advance	15 days	not reported	10 days	None	25 days
		rate lasts six months											
NSWC Federal Credit Union P.O. Box 519 Dahlgreen, VA 22448 (540) 663-2181	Visa Personal Student	N/A	N/A	12.72%	12.72%	None	None	5% of cash advance	15 days	not reported	10 days	None	25 days
NSWC Federal Credit Union P.O. Box 519 Dahlgreen, VA 22448 (540) 663-2181	Visa Personal Secured	N/A	N/A	9.72%	9.72%	None	None	5% of cash advance	15 days	not reported	10 days	None	25 days
Old Dominion University Credit Union 2701 Hampton Blvd Norfolk, VA 23517 (757) 533-9308	Visa Personal Classic	N/A	N/A	13.95%	13.95%	None	\$10.00	None	90 days	60 days	25 days	None	25 days
Park View Federal Credit Union 1675 Virginia Ave. Harrisonburg, VA 22802 (540) 434-6444	Visa Personal Classic	N/A	N/A	16.9%	13.9%	\$25.00	\$10.00	None	30 days	30 days	25 days	None	25 days
Peninsula Trust Bank 1717 George Washington Memorial Hwy Gloucester, VA 23061 (804) 693-0628	MasterCard Personal Classic	N/A	N/A	15.72%	15.72%	5% of past due amount	\$10.00	None	15 days	not reported	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Peoples Advantage Federal Credit Union 12902 Old Stage Rd. Chester, A 23836 (804) 748-3081 Ext. 121	Visa Personal Classic	N/A	N/A	12.95%	12.95%	\$20.00	\$20.00	2.5% of cash advance	15 days	as required by law	25 days	None	25 days
Peoples Advantage Federal Credit Union 12902 Old Stage Rd. Chester, A 23836 (804) 748-3081 Ext. 121	Visa Personal Gold	N/A	N/A	11.95%	11.95%	\$20.00	\$20.00	2.5% of cash advance	15 days	as required by law	25 days	None	25 days
Peoples Advantage Federal Credit Union 12902 Old Stage Rd. Chester, A 23836 (804) 748-3081 Ext. 121	Visa Personal Platinum	N/A	N/A	9.95%	9.95%	\$20.00	\$20.00	2.5% of cash advance	15 days	as required by law	25 days	None	25 days
Piedmont Credit Union 306 Poplar St Danville, VA 24541 (804) 797-1954	Visa Personal Classic	N/A	N/A	12.9%	12.9%	5% of amount due	\$20.00	None	30 days	30 days	10 days	None	None
Pioneer Bank P.O. Box 10 Stanley, VA 22851 (540) 778-2294	Visa Personal Classic	N/A	N/A	16.92%	16.92%	5% of past due amount	\$29.00	2% of cash advance	30 days	30 days	10 days	None	25 days
Pioneer Bank P.O. Box 10 Stanley, VA 22851 (540) 778-2294	MasterCard Personal Classic	N/A	N/A	16.92%	16.92%	5% of past due amount	\$29.00	2% of cash advance	30 days	30 days	10 days	None	25 days
Planters Bank & Trust Co of VA 24 S. Augusta St Staunton, VA 24401 (540) 885-1232	Visa Personal Classic	N/A	N/A	12.9%	12.9%	\$10.00	\$10.00	\$2.00	30 days	30 days	5 days	None	25 days
Planters Bank & Trust Co of VA 24 S. Augusta St Staunton, VA 24401 (540) 885-1232	Visa Business Classic	N/A	N/A	12.9%	12.9%	\$10.00	\$10.00	\$2.00	30 days	30 days	5 days	None	25 days
Port Alliance Federal Credit Union 5670 Raby Rd Norfolk, VA 23502 (757) 461-1796	Visa Personal Gold	N/A	N/A	10.9%	10.9%	\$10.00	\$20.00	None	15 days	15 days	10 days	None	25 days
Port Alliance Federal Credit Union 5670 Raby Rd Norfolk, VA 23502 (757) 461-1796	Visa Personal Classic	N/A	N/A	14.9%	14.9%	\$10.00	\$20.00	None	15 days	15 days	10 days	None	25 days
Prosperity Bank & Trust 5803 Rolling Rd Springfield, VA 22152 (703) 644-4466	Visa Personal Classic	N/A	N/A	WSJ Prime + 4%	WSJ Prime + 4%	\$25.00	\$25.00	2% of cash advance	15 days	not reported	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Prosperity Bank & Trust 5803 Rolling Rd Springfield, VA 22152 (703) 644-4466	Visa Personal Gold	N/A	N/A	WSJ Prime + 2%	WSJ Prime + 2%	\$25.00	\$25.00	2% of cash advance	15 days	not reported	10 days	None	25 days
Prosperity Bank & Trust 5803 Rolling Rd Springfield, VA 22152 (703) 644-4466	Visa Business Classic	N/A	N/A	WSJ Prime + 6.9%	WSJ Prime + 6.9%	\$15.00	\$10.00	None	15 days	not reported	10 days	None	None
Prosperity Bank & Trust 5803 Rolling Rd Springfield, VA 22152 (703) 644-4466	Visa Business Gold	N/A	N/A	WSJ Prime + 6.9%	WSJ Prime + 6.9%	\$25.00	\$10.00	None	15 days	not reported	10 days	None	None
Radford Pipe Shop Employees Federal Credit Union P.O. Box 2963 Radford, VA 24141 (540) 639-0885	Visa Personal Classic	N/A	N/A	13.5%	13.5%	\$5.00	\$10.00	None	30 days	30 days	10 days	None	25 days
Rappahannock National Bank P.O. Box 179 Washington, VA 22747 (540) 675-3519	Visa Personal Classic	N/A	N/A	Prime + 4%	Prime + 4%	\$25.00	\$25.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Rappahannock National Bank P.O. Box 179 Washington, VA 22747 (540) 675-3519	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	\$25.00	\$25.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Resource Bank 3720 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 463-2265	Visa Personal Classic	N/A	N/A	15% + 2% charge for each transaction	18%	5%	5%	min 5%, max \$50.00	15 days	21 days	10 days	None	25 days
Resource Bank 3720 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 463-2265	MasterCard Personal Classic	N/A	N/A	15% + 2% charge for each transaction	18%	5%	5%	min 5%, max \$50.00	15 days	21 days	10 days	None	25 days
Resource Bank 3720 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 463-2265	Visa Personal Gold	N/A	N/A	Prime + 5%	Prime + 5%	5%	5%	min 5%, max \$50.00	15 days	21 days	10 days	None	25 days
Resource Bank 3720 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 463-2265	MasterCard Personal Classic	N/A	N/A	Prime + 5%	Prime + 5%	5%	5%	min 5%, max \$50.00	15 days	21 days	10 days	None	25 days
Reymet Federal Credit Union 2124 Reymet Road Richmond, VA 23237 (804) 275-1143	Visa Personal Classic	N/A	N/A	10.49%	10.49%	5% of past due amount	10%	None	15 days	not reported	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Reymet Federal Credit Union 2124 Reymet Road Richmond, VA 23237 (804) 275-1143	Visa Personal Gold	N/A	N/A	10.49%	10.49%	5% of past due amount	10%	None	15 days	not reported	25 days	None	25 days
Reymet Federal Credit Union 2124 Reymet Road Richmond, VA 23237 (804) 275-1143	MasterCard Personal Classic	N/A	N/A	10.49%	10.49%	5% of past due amount	10%	None	15 days	not reported	25 days	None	25 days
Reymet Federal Credit Union 2124 Reymet Road Richmond, VA 23237 (804) 275-1143	MasterCard Personal Gold	N/A	N/A	10.49%	10.49%	5% of past due amount	10%	None	15 days	not reported	25 days	None	25 days
Richmond Federal Credit Union P.O. Box 10033 Richmond, VA 23240 (804) 649-2957	Visa Personal Classic	N/A	N/A	13.4%	13.4%	\$20.00	\$20.00	None	30 days	30 days	7 days	None	25 days
Richmond Federal Credit Union P.O. Box 10033 Richmond, VA 23240 (804) 649-2957	Visa Personal Gold	N/A	N/A	9.85%	9.85%	\$20.00	\$20.00	None	30 days	30 days	7 days	None	25 days
Richmond Federal Credit Union P.O. Box 10033 Richmond, VA 23240 (804) 649-2957	Visa Personal Classic	N/A	N/A	13.4%	13.4%	\$20.00	\$20.00	None	30 days	30 days	7 days	None	25 days
Richmond Federal Credit Union P.O. Box 10033 Richmond, VA 23240 (804) 649-2957	Visa Personal Gold	N/A	N/A	9.85%	9.85%	\$20.00	\$20.00	None	30 days	30 days	7 days	None	25 days
Richmond Fire Dept Credit Union, Inc 900 Hermitage Rd Richmond, VA 23220-2001 (804) 354-0673	Visa Personal Classic	8.6%	8.6%	12.99%	12.99%	\$15.00	\$20.00	None	30 days	30 days	10 days	None	25 days
		rates last one year											
Richmond Police 501 N. 9 th St. - Suite 205 Richmond, VA 23219 (804) 780-1001	Visa Personal Classic	N/A	N/A	13.9%	13.9%	5% of amount due	\$10.00	None	15 days	not reported	10 days	None	25 days
Richmond Postal Credit Union 1601 Ownby Ln Richmond, VA 23220 (804) 355-9684	Visa Personal Classic	N/A	N/A	12.0%	12.0%	5% of past due amount	\$10.00	None	30 days	30 days	25 days	None	25 days
Richmond Postal Credit Union 1601 Ownby Ln Richmond, VA 23220 (804) 355-9684	Visa Personal Gold	N/A	N/A	11.0%	11.0%	5% of past due amount	\$10.00	None	30 days	30 days	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Roanoke Valley Federal Credit Union 723 5 th Street Roanoke, VA 24016 (540) 982-3931	Visa Personal Classic	N/A	N/A	13.50%	13.50%	\$10.00	\$10.00	None	30 days	30 days	10 days	None	25 days
Salem Bank & Trust, N.A. P.O. Box 979 Salem, VA 24153 (540) 387-0223	Visa Personal Classic	N/A	N/A	13.99%	13.99%	\$15.00	\$15.00	None	30 days	30 days	10 days	None	25 days
Salem Bank & Trust, N.A. P.O. Box 979 Salem, VA 24153 (540) 387-0223	Visa Personal Classic	N/A	N/A	WSJ Prime + 2%	WSJ Prime + 2%	\$15.00	\$15.00	None	30 days	30 days	10 days	None	25 days
Salem Bank & Trust, N.A. P.O. Box 979 Salem, VA 24153 (540) 387-0223	Visa Personal Gold	N/A	N/A	9.99%	9.99%	\$15.00	\$15.00	None	30 days	30 days	10 days	None	25 days
Second Bank & Trust P.O. Box 71 Culpeper, VA 22701 (540) 825-4800	Visa Personal Classic	N/A	N/A	Prime + 9.9%	Prime + 9.9%	\$20.00	\$20.00	2.5% of cash advance	15 days	not reported	10 days	None	20-30 days
Second Bank & Trust P.O. Box 71 Culpeper, VA 22701 (540) 825-4800	Visa Personal Gold	N/A	N/A	Prime + 9.9%	Prime + 9.9%	\$20.00	\$20.00	2.5% of cash advance	15 days	not reported	10 days	None	20-30 days
Second Bank & Trust P.O. Box 71 Culpeper, VA 22701 (540) 825-4800	MasterCard Personal Classic	N/A	N/A	Prime + 9.9%	Prime + 9.9%	\$20.00	\$20.00	2.5% of cash advance	15 days	not reported	10 days	None	20-30 days
Second Bank & Trust P.O. Box 71 Culpeper, VA 22701 (540) 825-4800	MasterCard Personal Gold	N/A	N/A	Prime + 9.9%	Prime + 9.9%	\$20.00	\$20.00	2.5% of cash advance	15 days	not reported	10 days	None	20-30 days
Southern Community Bank & Trust P.O. Box 330 Midlothian, VA 23113 (804) 897-6000	Visa Personal Classic	N/A	N/A	14.55%	14.55%	5% of past due amount	\$10.00	5% of cash advance	15 days	not reported	25 days	None	None
Southern Community Bank & Trust P.O. Box 330 Midlothian, VA 23113 (804) 897-6000	Visa Personal Gold	N/A	N/A	14.55%	14.55%	5% of past due amount	\$10.00	5% of cash advance	15 days	not reported	25 days	None	None
Southern Community Bank & Trust P.O. Box 330 Midlothian, VA 23113 (804) 897-6000	MasterCard Personal Classic	N/A	N/A	14.55%	14.55%	5% of past due amount	\$10.00	5% of cash advance	15 days	not reported	25 days	None	None

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Southern Community Bank & Trust P.O. Box 330 Midlothian, VA 23113 (804) 897-6000	MasterCard Personal Gold	N/A	N/A	14.55%	14.55%	5% of past due amount	\$10.00	5% of cash advance	15 days	not reported	25 days	None	None
Southern Financial Bank 527-B Maple East Vienna, VA 22180 (703) 319-3565	Visa Business Classic	N/A	N/A	Prime + 5%	Prime + 5%	\$15.00	\$15.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Southern Financial Bank 527-B Maple East Vienna, VA 22180 (703) 319-3565	Visa Personal Classic	N/A	N/A	Prime + 5%	Prime + 5%	\$15.00	\$15.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Southern Financial Bank 527-B Maple East Vienna, VA 22180 (703) 319-3565	Visa Personal Gold	N/A	N/A	Prime + 3%	Prime + 3%	\$15.00	\$15.00	2% of cash advance	15 days	15 days	10 days	None	25 days
Southern States Employees Credit Union 5516 Falmouth St., Suite 103 Richmond, VA 23230 (804) 282-0350	Visa Home Equity Gold	N/A	N/A	Prime + 0%	Prime + 0%	5% of past due amount	\$15.00	None	15 days	90 days	10 days	None	25 days
Southern States Employees Credit Union 5516 Falmouth St., Suite 103 Richmond, VA 23230 (804) 282-0350	Visa Personal Classic	N/A	N/A	14.9%	14.9%	\$15.00	\$15.00	None	15 days	90 days	10 days	None	25 days
Southside Bank P.O. Box 1005 Tappahannock, VA 22560 (804) 443-4333	Visa Personal Classic	N/A	N/A	15%	15%	\$25.00	\$25.00	2% of cash advance	15 days	not reported	25 days	None	25 days
Southside Bank P.O. Box 1005 Tappahannock, VA 22560 (804) 443-4333	MasterCard Personal Classic	N/A	N/A	15%	15%	\$25.00	\$25.00	2% of cash advance	15 days	not reported	25 days	None	25 days
Southwest Virginia Savings Bank, F.S.B 302 Second St SW Roanoke, VA 24011 (540) 343-0135	Visa Personal Platinum	5.9%	N/A	Rate based on customer credit history	Prime + 6.9%	\$29.00	\$29.00	2% of cash advance	15 days	one full statement period	25 days	None	25 days
		rate lasts six months											
Southwestern Telco Federal Credit Union 1430 Hershberger Road Roanoke, VA 24012 (540) 563-1957	Visa Personal Classic	N/A	N/A	12.0%	12.0%	\$25.00	\$15.00	None	15 days	not reported	25 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Spruance Cellophane Credit Union 7119 Jefferson Davis Hwy Richmond, VA 23237 (804) 383-3309	Visa Personal Classic	N/A	N/A	13.0%	13.0%	\$20.00	\$20.00	None	30 days	30 days	5 days	None	25 days
State Bank 100 John Stone St Remington, VA 22734 (540) 439-3233	Visa Personal Classic	N/A	N/A	16.80%	16.80%	5% of past due amount	\$10.00	None	15 days	not reported	10 days	None	25 days
State Bank 100 John Stone St Remington, VA 22734 (540) 439-3233	MasterCard Personal Classic	N/A	N/A	16.80%	16.80%	5% of past due amount	\$10.00	None	15 days	not reported	10 days	None	25 days
State Bank 100 John Stone St Remington, VA 22734 (540) 439-3233	Visa Personal Gold	N/A	N/A	14.88%	14.88%	5% of past due amount	\$10.00	None	15 days	not reported	10 days	None	25 days
State Department Federal Credit Union 1630 King St Alexandria, VA 22314 (703) 706-5000	MasterCard Personal Classic	N/A	N/A	15.0%	15.0%	greater of \$5 or 5% of past due amount	\$10.00	None	30 days	30 days	15 days	None	25 days
State Department Federal Credit Union 1630 King St Alexandria, VA 22314 (703) 706-5000	MasterCard Personal Gold	N/A	N/A	14.0%	14.0%	greater of \$5 or 5% of past due amount	\$10.00	None	30 days	30 days	15 days	None	25 days
Synergy One Federal Credit Union 8700 Centreville Rd Manassas, VA 20100 (703) 361-1422	Visa Personal Gold	N/A	N/A	11.9%	11.9%	\$10.00	\$10.00	None	30 days	30 days	10 days	None	25 days
The Bank of Marion P.O. Box 1067 Marion, VA 24354 (540) 783-3116	Visa Personal Classic	N/A	N/A	15.0%	15.0%	\$5.00	\$10.00	None	15 days	30 days	10 days	None	30 days
The Bank of Marion P.O. Box 1067 Marion, VA 24354 (540) 783-3116	MasterCard Personal Classic	N/A	N/A	15.0%	15.0%	\$5.00	\$10.00	None	15 days	30 days	10 days	None	30 days
The Bank of Marion P.O. Box 1067 Marion, VA 24354 (540) 783-3116	Visa Personal Gold	N/A	N/A	Prime + .75%	Prime + .75%	5% of past due amount	\$10.00	None	15 days	30 days	10 days	None	30 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
The Bank of Marion P.O. Box 1067 Marion, VA 24354 (540) 783-3116	MasterCard Personal Gold	N/A	N/A	Prime + .75%	Prime + .75%	5% of past due amount	\$10.00	None	15 days	30 days	10 days	None	30 days
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	Visa Purchasing	N/A	N/A	N/A	N/A	\$5.00	\$15.00	2% of cash advance	60 days	60 days	None full payment required	None	N/A
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	Visa Personal Classic (fixed)	N/A	N/A	12.0%	17.95%	greater of \$5 or 5% of past due amount	\$15.00	2% of cash advance	60 days	60 days	5-7 days	None	25 days
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	MasterCard Personal Classic (fixed)	N/A	N/A	12.0%	17.95%	greater of \$5 or 5% of past due amount	\$15.00	2% of cash advance	60 days	60 days	5-7 days	None	25 days
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	Visa Personal Classic (variable)	N/A	N/A	Prime + 4.45%	Prime + 4.45%	greater of \$5 or 5% of past due amount	\$15.00	2% of cash advance	60 days	60 days	5-7 days	None	25 days
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	MasterCard Personal Classic (variable)	N/A	N/A	Prime + 4.45%	Prime + 4.45%	greater of \$5 or 5% of past due amount	\$15.00	2% of cash advance	60 days	60 days	5-7 days	None	25 days
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	Visa Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	greater of \$5 or 5% of past due amount	\$15.00	2% of cash advance	60 days	60 days	5-7 days	None	25 days
The Bank of Southside Virginia P.O. Box 40 Carson, VA 23830 (804) 246-5211	MasterCard Personal Gold	N/A	N/A	Prime + 2%	Prime + 2%	greater of \$5 or 5% of past due amount	\$15.00	2% of cash advance	60 days	60 days	5-7 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	Visa Personal Classic	N/A	N/A	16.9%	16.9%	\$20.00	\$20.00	None	15 days	N/A	25 days	None	25 days
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	MasterCard Personal Classic	N/A	N/A	16.9%	16.9%	\$20.00	\$20.00	None	15 days	N/A	25 days	None	25 days
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	Visa Senior Classic	N/A	N/A	16.0%	16.0%	\$20.00	\$20.00	None	15 days	N/A	25 days	None	25 days
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	MasterCard Senior Classic	N/A	N/A	16.0%	16.0%	\$20.00	\$20.00	None	15 days	N/A	25 days	None	25 days
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	Visa Student Classic	9.9%	9.9%	16.9%	16.9%	\$20.00	\$20.00	None	15 days	N/A	25 days	None	25 days
		rates last one year											
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	MasterCard Student Classic	9.9%	9.9%	16.9%	16.9%	\$20.00	\$20.00	None	15 days	N/A	25 days	None	25 days
		rates last one year											
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	MasterCard Personal Gold	N/A	N/A	14.9%	14.9%	5% of past due amount	\$20.00	None	15 days	N/A	25 days	None	25 days
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	MasterCard Home Equity (1) Gold	N/A	N/A	Prime + 1%	Prime + 1%	5% of past due amount	\$20.00	None	15 days	N/A	25 days	None	25 days
The Fauquier Bank P.O. Box 561 Warrenton, VA 20188 (540) 347-2700	MasterCard Home Equity (11) Gold	N/A	N/A	Prime + 1.5%	Prime + 1.5%	5% of past due amount	\$20.00	None	15 days	N/A	25 days	None	25 days
The Marathon Bank 4095 Valley Ave Winchester, VA 22602 (540) 869-6600	Visa Personal Classic	N/A	N/A	15.0%	15.0%	\$25.00	\$25.00	2% of cash advance	15 days	not reported	7 days	None	25 days
The Marathon Bank 4095 Valley Ave Winchester, VA 22602 (540) 869-6600	Visa Personal Gold	N/A	N/A	15.0%	15.0%	\$25.00	\$25.00	2% of cash advance	15 days	not reported	7 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
The National Bank of Fredericksburg P.O. Box 7207 Fredericksburg, VA 22404 (540) 899-3317	Visa Personal Classic	N/A	N/A	WSJ Prime + 5.5%	WSJ Prime + 5.5%	5% of past due amount	\$10.00	None	15 days	None	10 days	None	25 days
The National Bank of Fredericksburg P.O. Box 7207 Fredericksburg, VA 22404 (540) 899-3317	Visa Personal Gold	N/A	N/A	WSJ Prime + 2%	WSJ Prime + 2%	5% of past due amount	\$10.00	None	15 days	None	10 days	None	25 days
The National Bank of Fredericksburg P.O. Box 7207 Fredericksburg, VA 22404 (540) 899-3317	MasterCard Personal Classic	N/A	N/A	15.96%	15.96%	5% of past due amount	\$10.00	None	15 days	None	10 days	None	25 days
The Page Valley Bank 17 W. Main St Luray, VA 22835 (540) 743-6521	Visa Personal Gold	N/A	16.9%	WSJ Prime + 10.4%	WSJ Prime + 8.4%	\$25.00	\$25.00	2.5% of cash advance	15 days	not reported	30 days	None	25 days
The Page Valley Bank 17 W. Main St Luray, VA 22835 (540) 743-6521	Visa Personal Platinum	N/A	16.9%	WSJ Prime + 10.4%	WSJ Prime + 8.4%	\$25.00	\$25.00	2.5% of cash advance	15 days	not reported	30 days	None	25 days
Tidewater Dominion Employees Federal Credit Union 2700 Cromwell Dr Norfolk, VA 23509 (757) 857-2699	Visa Personal Classic	N/A	N/A	12.9%	12.9%	\$10.00	\$15.00	None	15 days	not reported	10 days	None	25 days
Tidewater Telephone Employees Credit Union 5648 Southern Blvd Virginia Beach, VA 23462 (757) 671-8800	Visa Personal Classic	N/A	N/A	13.5%	13.5%	\$20.00	\$10.00	None	30 days	30 days	15 days	None	25 days
Towne Bank 600 Loudoun Ave Portsmouth, VA 23707 (757) 393-5626	Visa Personal Classic	N/A	N/A	Prime + 7.9%	Prime + 7.9%	\$25.00	\$25.00	3% of cash advance	15 days	not reported	7 days	None	25 days
Trigon Employees Credit Union 2015 Staples Mill Road Richmond, VA 23230 (804) 354-7450	Visa Personal Classic	N/A	N/A	9.89%	9.89%	\$10.00	\$10.00	None	15 days	None	25 days	None	25 days
Trigon Employees Credit Union 2015 Staples Mill Road Richmond, VA 23230 (804) 354-7450	Visa Personal Gold	N/A	N/A	9.89%	9.89%	\$10.00	\$10.00	None	15 days	None	25 days	None	25 days
Union Bank and Trust Co P.O. Box 446 Bowling Green, VA 22427 (804)633-5031	MasterCard Personal Classic	N/A	N/A	16.56%	16.56%	\$25.00	\$25.00	2% of cash advance	immediate	immediate	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Union Bank and Trust Co P.O. Box 446 Bowling Green, VA 22427 (804)633-5031	Visa Personal Classic	N/A	N/A	Prime + 4%	Prime + 4%	\$25.00	\$25.00	2% of cash advance	immediate	immediate	10 days	None	25 days
Union Bank and Trust Co P.O. Box 446 Bowling Green, VA 22427 (804)633-5031	MasterCard Personal Gold	N/A	N/A	Prime + 1%	Prime + 1%	\$25.00	\$25.00	2% of cash advance	immediate	immediate	10 days	None	25 days
United Community Bank P.O. Box 594 Franklin, VA 23851 (757) 562-5185	Visa Personal Classic	N/A	N/A	14.88%	14.88%	\$15.00	\$15.00	\$2.00	30 days	30 days	10 days	None	25 days
United Community Bank P.O. Box 594 Franklin, VA 23851 (757) 562-5185	Visa Personal Gold	N/A	N/A	14.88%	14.88%	\$15.00	\$15.00	\$2.00	30 days	30 days	10 days	None	25 days
University of Virginia Community Credit Union 3300 Berkmar Dr Charlottesville, VA 22901 (964-2001)	Visa Personal Classic	N/A	N/A	13.96%	13.96%	\$20.00	\$20.00	None	15 days	in accordance with Regulation Z	10 days	None	25 days
University of Virginia Community Credit Union 3300 Berkmar Dr Charlottesville, VA 22901 (964-2001)	Visa Personal Gold	N/A	N/A	11.99%; no greater than Prime + 2%	11.99%; variable	\$20.00	\$20.00	None	15 days	in accordance with Regulation Z	10 days	None	25 days
VaCap Federal Credit Union 1700 Robin Hood Rd Richmond, VA 23220 (804) 359-8754	Visa Personal Classic	N/A	N/A	13.45%	13.45%	5% of past due amount	\$20.00	None	15 days	not reported	10 days	None	25 days
VaCap Federal Credit Union 1700 Robin Hood Rd Richmond, VA 23220 (804) 359-8754	Visa Personal Gold	N/A	N/A	12.45%	12.45%	5% of past due amount	\$20.00	None	15 days	not reported	10 days	None	25 days
Valley Bank 36 W. Church Ave S.W. Roanoke, VA 24011 (540) 342-2265	Visa Personal Classic	N/A	N/A	14.52%	14.52%	\$20.00	\$25.00	3% of cash advance	30 days	30 days	5 days	None	25 days
Valley Bank 36 W. Church Ave S.W. Roanoke, VA 24011 (540) 342-2265	MasterCard Personal Classic	N/A	N/A	14.52%	14.52%	\$20.00	\$25.00	3% of cash advance	30 days	30 days	5 days	None	25 days
Valley Bank 36 W. Church Ave S.W. Roanoke, VA 24011 (540) 342-2265	Visa Personal Classic	N/A	N/A	Prime + 3.5%	Prime + 3.5%	\$20.00	\$25.00	3% of cash advance	30 days	30 days	5 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Valley Bank 36 W. Church Ave S.W. Roanoke, VA 24011 (540) 342-2265	MasterCard Personal Classic	N/A	N/A	Prime + 3.5%	Prime + 3.5%	\$20.00	\$25.00	3% of cash advance	30 days	30 days	5 days	None	25 days
Valley Bank 36 W. Church Ave S.W. Roanoke, VA 24011 (540) 342-2265	Visa Personal Gold	N/A	N/A	Prime + 1%	Prime + 1%	\$20.00	\$25.00	3% of cash advance	30 days	30 days	5 days	None	25 days
Virginia Beach Municipal Employees Federal Credit Union 4164 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 431-4616	MasterCard Personal Classic	N/A	N/A	13.99%	13.99%	\$20.00	\$20.00	None	30 days	30 days	7 days	None	25 days
Virginia Beach Municipal Employees Federal Credit Union 4164 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 431-4616	MasterCard Personal Gold	N/A	N/A	12.55%	12.55%	\$20.00	\$20.00	None	30 days	30 days	7 days	None	25 days
Virginia Beach Schools Federal Credit Union 3500 Virginia Beach Blvd Virginia Beach, VA 23452 (757) 463-3650	Visa Personal Classic	N/A	N/A	12.99%	12.99%	\$10.00	\$10.00	None	15 days	not reported	10 days	None	25 days
Virginia Community Bank 98 Tisdale Rd Louisa, VA 23093 (540) 967-2111	Visa Personal Classic	N/A	N/A	14.88%	14.88%	5% of payment	\$25.00	2% of cash advance	15 days	not reported	25 days	None	posted date
Virginia Community Bank 98 Tisdale Rd Louisa, VA 23093 (540) 967-2111	MasterCard Personal Classic	N/A	N/A	14.88%	14.88%	5% of payment	\$25.00	2% of cash advance	15 days	not reported	25 days	None	posted date
Virginia Community Bank 98 Tisdale Rd Louisa, VA 23093 (540) 967-2111	MasterCard Personal Gold	N/A	N/A	12.0%	12.0%	5% of payment	\$25.00	2% of cash advance	15 days	not reported	25 days	None	posted date
Virginia Credit Union 7500 Boulders View Dr Richmond, VA 23225 (804) 323-6000	Visa Personal Classic	9.96%	9.96%	13.96%	13.96%	\$10.00	\$10.00	None	15 days	30 days	10 days	None	25 days
		rates last 90 days											
Virginia Credit Union 7500 Boulders View Dr Richmond, VA 23225 (804) 323-6000	Visa Personal Gold	N/A	N/A	13.0%	13.0%	\$10.00	\$10.00	None	15 days	30 days	10 days	None	25 days
Virginia Credit Union 7500 Boulders View Dr Richmond, VA 23225 (804) 323-6000	Visa Secured Classic	N/A	N/A	13.96%	13.96%	\$10.00	\$10.00	None	15 days	30 days	10 days	None	25 days

Institution's Name/Address/Phone	Card Name Type Class	Interest Rates (introductory)		Interest Rates (regular)		Fees and Charges			Notice Periods		Grace Periods		
		cash advance	purchases	cash advance	purchases	late fee	over limit	cash advance	change of terms	change of payment address	late fee assessed	interest grace period for cash advance	interest grace period for purchases
Virginia Credit Union 7500 Boulders View Dr Richmond, VA 23225 (804) 323-6000	Visa Airmiles Classic	N/A	N/A	14.5% variable	14.5% variable	\$10.00	\$10.00	None	15 days	30 days	10 days	None	25 days
Virginia Credit Union 7500 Boulders View Dr Richmond, VA 23225 (804) 323-6000	Visa Personal Platinum	N/A	N/A	9.99%	9.99%	\$10.00	\$10.00	2% of cash advance	15 days	30 days	10 days	None	25 days
Virginia Credit Union 7500 Boulders View Dr Richmond, VA 23225 (804) 323-6000	MasterCard Personal Classic	9.96%	9.96%	13.96%	13.96%	\$10.00	\$10.00	None	15 days	30 days	10 days	None	25 days
rates last 90 days													
Virginia Educators' Credit Union 12626 Nettles Dr Newport News, VA 23606 (757) 930-2425	MasterCard Personal Classic	N/A	N/A	15.96%	15.96%	\$25.00	\$10.00	None	15 days	not reported	5 days	None	25 days
Virginia Educators' Credit Union 12626 Nettles Dr Newport News, VA 23606 (757) 930-2425	Visa Personal Classic	N/A	N/A	13.92%	13.92%	\$25.00	\$10.00	None	15 days	not reported	5 days	None	25 days
Virginia Educators' Credit Union 12626 Nettles Dr Newport News, VA 23606 (757) 930-2425	Visa Personal Gold	8.76%	8.76%	11.88%	11.88%	\$25.00	\$10.00	None	15 days	not reported	5 days	None	25 days
rates last one year													
Virginia League Central Credit Union P.O. Box 114629 Lynchburg, VA 24506 (804) 237-1566 Ext. 210	Visa Personal Classic	N/A	N/A	10.99%	10.99%	5%	\$10.00	None	as required by law	as required by law	60 days	None	25 days
Virginia United Methodist Conference Credit Union 4016 W. Broad St Richmond, VA 23230 (804) 359-9451	Visa Personal Classic	N/A	N/A	12.0%	12.0%	5% of past due amount	\$20.00	None	15 days	as required by law	10 days	None	25 days

IV. RECOMMENDATIONS

The first recommendation is for education, particularly for young consumers. High school curriculums and testing should be adjusted to assure students graduate from high school with an understanding of interest, annual percentage rate, repayment responsibility, personal credit history, and items that impact your credit history. Too often young consumers are in a difficult situation before they know or understand what transpired. The effects can be troubling for years.

The second recommendation is for the SCC and other state agencies (State Department of Education, State Council of Higher Education for Virginia, Virginia Cooperative Extension, and the Virginia Department of Agriculture and Consumer Services) to coordinate their information resources for consumers and schools and make the best information available from all sources. This information could include educational materials, speakers and resources from other government agencies.

Consumers certainly can do their share by complaining about misleading and unfair practices when they are encountered, and by shopping smartly for the rates and terms that are most advantageous.

Federal Reserve Regulation Z which requires standard interest and fees disclosures is fairly good. Some additional requirements for plain language, readable type (size and contrast) and clear, straightforward offers could be helpful.

The paradox of credit, that the most needy have the most difficulty in obtaining it and often get the least desirable terms and rates, has yet to be solved. Credit card issuers bear a responsibility to make credit available to as many people as possible and with rates and terms that are fair and just.

The SCC would recommend and intends to maintain its webpages with links to educational material and consumer comparison information. It does not appear practical or an effective use of resources for the BFI to maintain updated survey information. This is duplicative of more comprehensive efforts by other federal and state government agencies and private industry. It also creates a double reporting burden on institutions. While the BFI survey data will be dropped from the website when it becomes dated, maintenance of links to other surveys and credit card information will be updated and ongoing.

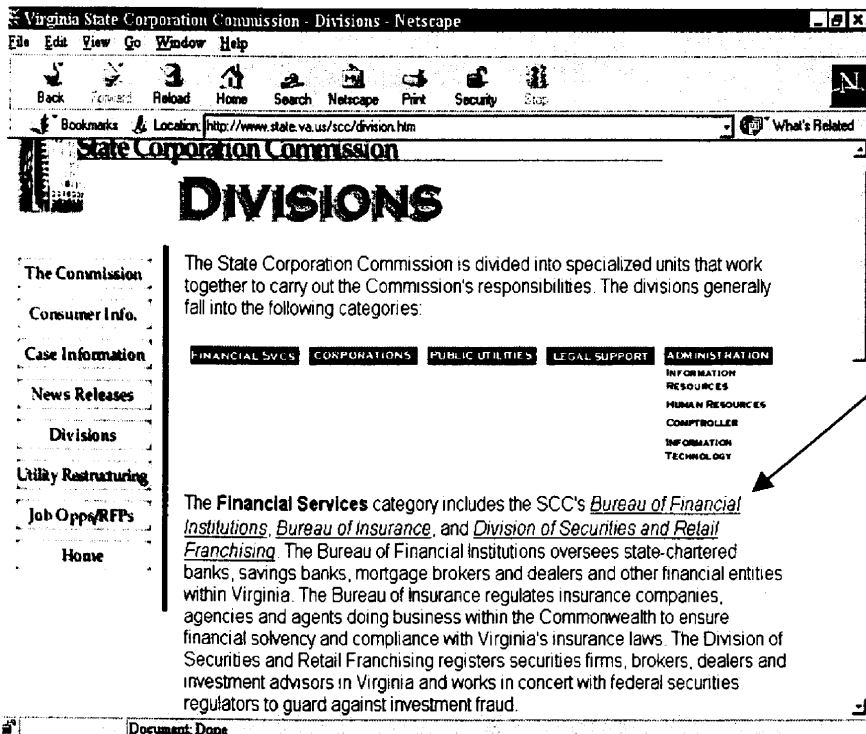
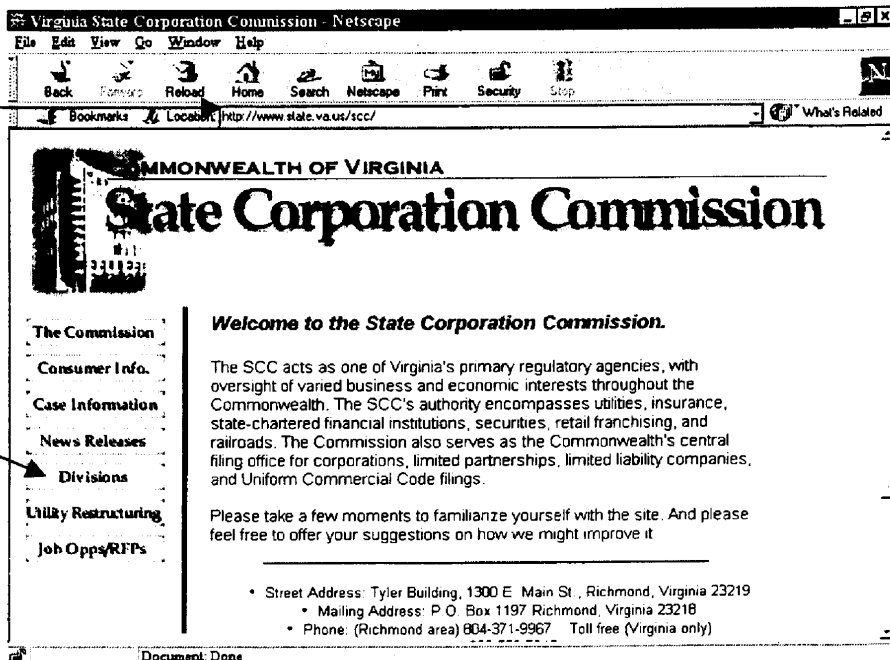
APPENDICES

APPENDIX A

The credit card database can be located on the State Corporation Commission's Website by navigating through the following screens:

1. Log onto the SCC Homepage at <http://www.state.va.us/scc>

2. Select the **Divisions** button from the frame at left



3. Click on the link for **Bureau of Financial Institutions**

Virginia State Corporation Commission - Netscape

File Edit View Go Window Help

Back Forward Reload Home Search Netscape Print Security Stop

Bookmarks Location: http://www.state.va.us/scc/division/banking/index.htm What's Related

Bureau of Financial Institutions

VIRGINIA STATE CORPORATION COMMISSION

HOME NEWSLETTERS WEEKLY BULLETIN FORMS ANNUAL REPORT

- ◆ [Financial Institutions Laws and Regulations](#)
- ◆ [Responsibilities](#)
- ◆ [Licensed Mortgage Lenders and Brokers](#)
- ◆ [Credit Card Survey Information](#)
- ◆ [Frequently Asked Questions](#)
- ◆ [How to Contact](#)
- ◆ [Key Staff](#)

The Bureau of Financial Institutions is a regulatory division of the Virginia State Corporation Commission (SCC.) This division is involved in consumer protection through administration of state laws regarding banking and savings institutions, as well as mortgage brokers and lenders and others.

The Bureau of Financial Institutions' responsibilities include:

- investigating and recommending action on applications to the Commission for new state financial institution charters and branches of existing institutions
- analyzing and monitoring the financial condition of state-chartered banks, savings

Document Done

4. Click on the **Credit Card Survey Information** link to access the databases

APPENDIX B

HOUSE JOINT RESOLUTION NO. 14

Requesting the Bureau of Financial Institutions of the State Corporation Commission to compile information regarding the fees and charges assessed by revolving credit card issuers doing business within the Commonwealth.

Agreed to by the House of Delegates, January 24, 2000

Agreed to by the Senate, February 23, 2000

WHEREAS, many issuers of consumer credit cards currently conduct business on a national scale, with Virginia-based card issuers operating across the country and card issuers domiciled in other states operating within Virginia; and

WHEREAS, the rates of interest, late fees, grace periods and other terms and conditions under which card issuers conduct business vary widely; and

WHEREAS, Virginia and most other states no longer regulate the interest rates, late fees, and other terms of consumer credit card agreements; and

WHEREAS, in order to realize the potential advantages of an unregulated market for credit card business, information about the terms offered by credit card issuers should be readily accessible to consumers; and

WHEREAS, the governments of several states, including Iowa, Minnesota, and New York, prepare and distribute periodic compilations of the rates, fees, and other terms of credit card agreements offered by lending institutions operating within the state; and

WHEREAS, the compilation and distribution of information that permits consumers to compare credit card terms and conditions may simultaneously foster competition among card issuers and lead to reductions in the rates and fees charged; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Bureau of Financial Institutions of the State Corporation Commission be requested to compile information regarding the fees and charges assessed by revolving credit card issuers doing business within the Commonwealth. The Bureau shall make the information collected available to the public by, such means as it deems reasonable, posting the information on the State Corporation Commission's Internet Web site.

The Bureau shall complete its work in time to submit its findings and recommendations to the Governor and the 2001 Session of the General Assembly as provided in the procedures of the Division of Legislative Automated Systems for the processing of legislative documents.

APPENDIX C

State Corporation Commission
Credit Cards Survey
July 2000

Institution _____ Phone _____
Address _____ Fax _____
City/State Zip _____
Name of individual completing survey _____

Name of card offered

- None
- Visa
- Mastercard
- American Express
- Discover
- Other specify _____

Type of card offered

- Classic
- Gold
- Platinum
- Other specify _____

Interest Rates

Introductory rate for cash advances _____
Introductory rate for purchases _____
How long does introductory rate last? _____
Regular interest rate for cash advances _____
Regular interest rate for purchases _____

Grace Periods

Grace period from payment due date until late
fee assessed _____
Grace period before interest rate begins:
for cash advances _____
for purchases _____

Fees and Charges

Late payment \$ _____
Cash advance fee - min. \$ _____ ; _____ % of payment ; max. \$ _____
Over credit limit \$ _____

Notice Periods

Change of terms in card agreement _____
Change of payment address by institution _____

PLEASE ATTACH CUSTOMER CONTRACT TERMS AND REGULATION Z DISCLOSURE TO THIS FORM

PLEASE RETURN TO:
Charles R. Dickerson
Bureau of Financial Institutions
P.O. Box 640
Richmond, VA 23218-0640

APPENDIX D

	<i>Total # of surveys</i>		<i>No credit cards offered</i>	<i>Listed in database</i>
	Mailed	Received		
<i>BANKS</i>	113	88	30	58
<i>CREDIT UNIONS</i>	250	164	89	75
<i>S & L's</i>	19	10	7	3
<i>NAT'L BANKS</i>	33	27	22	5
<i>TOP 10 ISSUERS</i>	12	-	--	--
<i>totals</i>	<u>427</u>	<u>289</u>	<u>148</u>	<u>141</u>

