

Pick the Card That's Right for You!

Visa Platinum REWARD\$

Because Life Should Be Rewarding! Choose your Credit Union's Visa® Platinum REWARD\$ card and you will earn Scorecard® Bonus Points you can use for incredible gifts, travel, and experience rewards.

- 9.95% – 17.95% APR* Non-Variable Rate
- NO ANNUAL FEE
- Scorecard Bonus Points
- Credit Limits to \$20,000
- 25-Day Grace Period on Purchases
- No Balance Transfer Fee
- No Minimum Finance Charge
- 24-Hour Access to Account Information
- Cash 24 Hours a Day at Any Plus Network ATM
- No Cash Advance Fee

Visa Platinum and Secured Visa

Choose Visa Platinum for our very best rate. Secured Visa is ideal for students and those wanting to build their credit.

- 8.95% – 16.95% APR* Non-Variable Rate
- NO ANNUAL FEE
- Credit Limits to \$20,000
- 25-Day Grace Period on Purchases
- No Balance Transfer Fee
- No Minimum Finance Charge
- 24-Hour Access to Account Information
- Cash 24 Hours a Day at Any Plus Network ATM
- No Cash Advance Fee

*APR = Annual Percentage Rate. Rates shown are non-variable rates. Rates are based on our credit scoring criteria.

Your Credit Union cares!
That's why we offer
credit cards without
all the fine print!

Here's Our Fine Print

You pay the same rate for a cash advance as for purchases. We will not increase your rate if you are a day late on your payment. We will not charge you outrageous fees for cash advances, going over your limit, or for late payments. And here's the best part: you will be dealing with a financial institution that really cares about you — your Credit Union.

Here's Our Fees

Cash Advance.....None	Balance Transfer.....None
Transaction Fees...None	Card Replacement.....\$10
Late Payment.....\$25 <i>(Only when 10 days late)</i>	Document Copy.....\$3
Rush Card.....Varies	

Accessing Your Available Balance

You can use *Mobile App 24*, *Home Banking 24* or *Call 24 Telephone Banking* at any time of day to check your balance and transfer your available credit to your checking account for easy access.

You can also set up your Visa account to act as automatic overdraft protection on your Free Checking Account.

It's Easy to Apply

1. Visit our website and use our secure online application.
2. Call our 24/7 Loan Call Center.
3. Stop by your local branch.

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