

COVID-19 Update: [Click here for information regarding our hours of operation, relief programs or to schedule an appointment.](#)



VISA PLATINUM

OPEN AN ACCOUNT

APPLY FOR A LOAN

Visa Credit Cards

View Visa Credit Card Rates

Credit Card Pay Off Calculator

How Much Debt Do You Owe Calculator

Verified By Visa®

CardValet and Visa Alerts Can Help You Keep Your Information Secure.

Home Equity Loans

Mortgage Loans

Personal Loans

Other Loans

Loan Rates

Loan Calculators

Visa Business Credit Cards

Auto Loan Rates

Credit Card Rates

Visa® Platinum Credit Card

Looking for our lowest credit card interest rate? [Apply online in just minutes](#) for a CommonWealth One Visa Platinum credit card and save money with a solid, no-frills credit card. Plus, you'll enjoy protection against fraudulent charges with Visa's Zero Liability policy¹ everywhere you shop.



APPLY

- Variable rates as low as 7.99% **APR*** on purchases
- No annual fee, cash advance or balance transfer fees
- EMV chip enabled for additional layer of protection against fraud
- James Madison University custom design available

Convenience Services

- Transfer balances to your current purchase rate with no fees in Online Banking or call (866) 820-5871
- Pay your credit card bill using your CommonWealth One or other bank account
- Redeem your points at [CUREwards.com](#)
- Sign up for e-statements

Global Assistance Services

- Cardholder Inquiry Service
- Emergency Card Replacement/Emergency Cash Disbursement
- Lost/Stolen Card Reporting

Disclosures

- *APR = Annual Percentage Rate. All credit union rates and terms are based upon the evaluation of applicant(s) credit. Your actual rate may vary based on your creditworthiness, and will vary with the market based on the Prime Rate.
- ¹Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please contact us.
- Certain terms, conditions, and exclusions apply. In order for coverage to apply you must use your covered Visa card to secure transactions. Please refer to your Guide to Benefits for further details.
- [View the Visa Platinum Credit Card Agreement and Disclosure](#)
- [Visa Rates, Fees, and Cost Information](#)
- [Visa Signature Guide to Benefits](#)
- [Visa Platinum Rewards and Platinum Guide to Benefits](#)
- [Visa Business Platinum Rewards Guide to Benefits](#)



Connect

- Online Banking
- Bill Pay
- Mobile Apps
- Mobile MyDeposit
- PopMoney
- E-Statements
- Money Tools
- Text Banking and Mobile Web Banking

Borrow

- Loan Perks
- New and Used Auto Loans
- Visa Credit Cards
- Home Equity Loans
- Mortgage Loans
- Personal Loans
- Student Loans
- Other Loans

Manage & Save

- Checking Accounts
- Savings Accounts
- Money Management Accounts
- Share Certificates
- Investment Services
- Insurance Programs
- Business Services

Grow & Learn

- About Commonwealth One
- Membership
- College Student Services
- Youth Programs
- Scholarships
- Financial and Education Resources

- Contact Us
- Find a Branch or ATM
- Careers

