

CONNECTBORROWMANAGE & SAVEGROW & LEARN

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



VIEW VISA CREDIT CARD RATES

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- Visa Credit Cards
- View Visa Credit Card Rates
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- How Much Debt Do You Owe Calculator
- Verified By Visa®
- CardValet and Visa Alerts Can Help You Keep Your Information Secure.
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Visa® Credit Card Rates, Fees & Other Information

Rates Effective: June 1, 2020

Interest Rates & Charges	Signature Rewards	Platinum Rewards	Platinum	Platinum Business Rewards
Annual percentage rate (APR*) for purchases	Variable APR* between 9.99% -18.00%	Variable APR* between 8.99% -18.00%	Variable APR* between 7.99% -18.00%	Variable APR* between 10.99% -18.00%
Annual percentage rate (APR*) for cash advances and balance transfer	Variable APR* between 9.99% -18.00%	Variable APR* between 8.99% -18.00%	Variable APR* between 7.99% -18.00%	Variable APR* between 10.99% -18.00%
Penalty APR and When It Applies	NONE	NONE	NONE	NONE
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire statement balance, including the promotional balance and the new purchases, by your billing due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.			
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00.			
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .			
Fees	Signature Rewards	Platinum Rewards	Platinum	Platinum Business Rewards

Set-up & Maintenance Fees	None	None	None	None
- Annual Fee - Additional Card Fee	None	None	None	None
Balance Transfer Fee	None	None	None	None
Cash Advance Fee	None	None	None	None
Foreign Transaction Fee	None	1.00% of each transaction in U.S. dollars	1.00% of each transaction in U.S. dollars	1.00% of each transaction in U.S. dollars
Late Payment Fee	Up to \$25.00	Up to \$25.00	Up to \$25.00	Up to \$25.00
Over-The-Credit Limit Fee	None	None	None	None
Returned Payment Fee	Up to \$25.00	Up to \$25.00	Up to \$25.00	Up to \$25.00
Statement Copy Fee	None			
Document Copy Fee	None			
PIN Replacement Fee	None			
Card Replacement Fee	None			
Features & Benefits	Signature Rewards	Platinum Rewards	Platinum	Platinum Business Rewards
Technology	EMV chip enabled for additional layer of protection against fraud	EMV chip enabled for additional layer of protection against fraud	EMV chip enabled for additional layer of protection against fraud	EMV chip enabled for additional layer of protection against fraud
Signature Benefits	Complimentary 24-hour Concierge Services, discounts at top retailers and online merchants, Visa Signature Perks	NA	NA	NA
Credit line	Up to \$25,000	Up to \$25,000	Up to \$25,000	Up to \$25,000
Cardholders	Single or joint account, authorized users	Single or joint account, authorized users	Single or joint account, authorized users	Single or joint account, authorized users

Rewards points	Earn 2 CUREwards points for every dollar spent on all purchases Get 10,000 bonus rewards points when you spend \$1,500 in retail purchases within the first 90 days of opening your account [†]	Earn 1 CUREwards point for every dollar on all purchases	None	Earn 1 CUREwards point for every dollar on all purchases
Rewards Options	Redeem for cash, travel, merchandise or gift cards	Redeem for cash, travel, merchandise or gift cards	None	Redeem for cash, travel, merchandise or gift cards
Point limits	None	None	None	None
Point expiration	5 years	5 years	NA	5 years
Extended benefits ¹	Travel Accident Insurance up to \$250,000, Emergency assistance service, Warranty management service	Travel Accident Insurance up to \$50,000	Auto rental insurance	Travel Accident Insurance up to \$50,000

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Effective Date: The information about the costs of the card described in this application is accurate as of May 1, 2020. The information may have changed after that date. To find out what may have changed contact the Credit Union.

Disclosures

- *APR= Annual Percentage Rate. APR is based on evaluation of credit and will vary with the market based on the Prime Rate. Other terms and conditions may apply.
- ¹Certain 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.
- [†]The Visa Signature Credit Card 10,000 bonus rewards points offer applies to new cardholders only. New cardholders will receive 10,000 bonus reward points when they make \$1,500 in purchases within first 90 days of account opening. Balance transfers and cash advances do not apply.
- [View the Visa Credit Card Agreement & Disclosure](#)
- [Visa Signature Rewards Guide to Benefits](#)
- [Visa Platinum Rewards Guide to Benefits](#)
- [Visa Platinum Guide to Benefits](#)
- [Visa Business Platinum Rewards Guide to Benefits](#)



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Online Banking
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