

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



VISA® SIGNATURE REWARDS

- 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® Signature Rewards Credit Card

Get a Commonwealth One Visa Signature Rewards Credit Card and enjoy the purchasing power you deserve.

Enjoy a variable rate as low as of **9.99% APR*** on purchases, cash advances and balance transfers. Our Signature Rewards credit card also gives you instant access to dozens of everyday perks, once-in-a-lifetime experiences, fine wine and food events, and complimentary 24-hour concierge service. As a new Visa Signature Rewards cardholder, you'll enjoy the following benefits:



- Low variable rates as low as **9.99% APR*** on purchases, cash advances, and balance transfers
- **Get 10,000 bonus rewards points** when you spend \$1,500 in retail purchases within the first 90 days of opening your account†
- Earn **2 rewards points** for every dollar spent on all purchases, which may be redeemed for cash, travel, merchandise or gift cards
- No annual fee, no cash advance and no balance transfer fees
- No foreign transaction fees

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APPLY

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

Visa® Signature Rewards Perks

Shopping

As a Commonwealth One Visa Signature Rewards cardholder, shop and save with discounts at top retailers including jewelry, apparel, electronics and more. For current offers, log into Online Branch and click on your Visa credit card to access your Signature CUREward offers.

Visa Concierge Services

Save time and make your life easier with Visa Signature’s complimentary concierge service. Just call anytime, 24 hours a day. Your concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations and even help you find the perfect gift. To use this service, call (800) 953-7392 or visit [visasignatureconcierge.com](#). For calls outside the United States, call us collect at (630) 350-4551.

Travel

Enjoy exclusive benefits when you travel and use Visa Signature Luxury Hotel Collection with access to over 800 of the world’s most intriguing and prestigious properties. Receive the best available rate, free in-room internet and more when you book through the [Visa Signature Luxury Hotel Collection](#).

Sports

Use Visa Signature Concierge assistance to get access to once-in-a-lifetime events, high profile games or even to reserve a golf tee time. Call Visa Signature Concierge at 800-953-7392 or [click here to learn more.](#)

Retail Protection

- Cell Phone Protection¹
- Price Protection¹
- Premium Purchase Security¹
- Return Protection¹
- Warranty Manager Service¹
- Personal Identity Theft¹

Global Assistance Services

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

Travel Benefits

- Auto Rental Collision Damage Waiver¹
- CLEAR Expedited Airport Security Line Service¹
- Emergency Evacuation and Transportation Coverage¹
- Emergency Medical/Dental Benefit¹
- Hotel Theft Protection¹
- Lost Luggage Reimbursement¹
- Roadside Dispatch[®]
- Travel Accident Insurance up to \$250,000¹
- Travel and Emergency Assistance Services¹
- Trip Cancellation/Trip Interruption¹
- Trip Delay Reimbursement¹

Disclosures

- *Annual Percentage Rate (APR) is currently 9.99% -18.00%, as of April 1. Rate is determined based on the applicant(s) creditworthiness and will vary with the market based on the Prime Rate.
- †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.
- 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.
- [View Visa Signature Rewards 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

