

[Home](#) > [Credit Cards](#)

CREDIT CARDS

AT OREGON STATE CREDIT UNION

Our credit cards offer peace of mind, flexibility, and benefits that make a difference.

[Apply for a credit card](#)

[Refer and Earn \\$50](#)

OPEN NEW DOORS WITH AN OSCU CREDIT CARD

BENEFITS GROUNDED IN VALUE



Cash back rewards
option



No annual fee



No balance transfer
fee



Low rates



Digital wallet ready

Featured Products:

Refer and Earn \$50



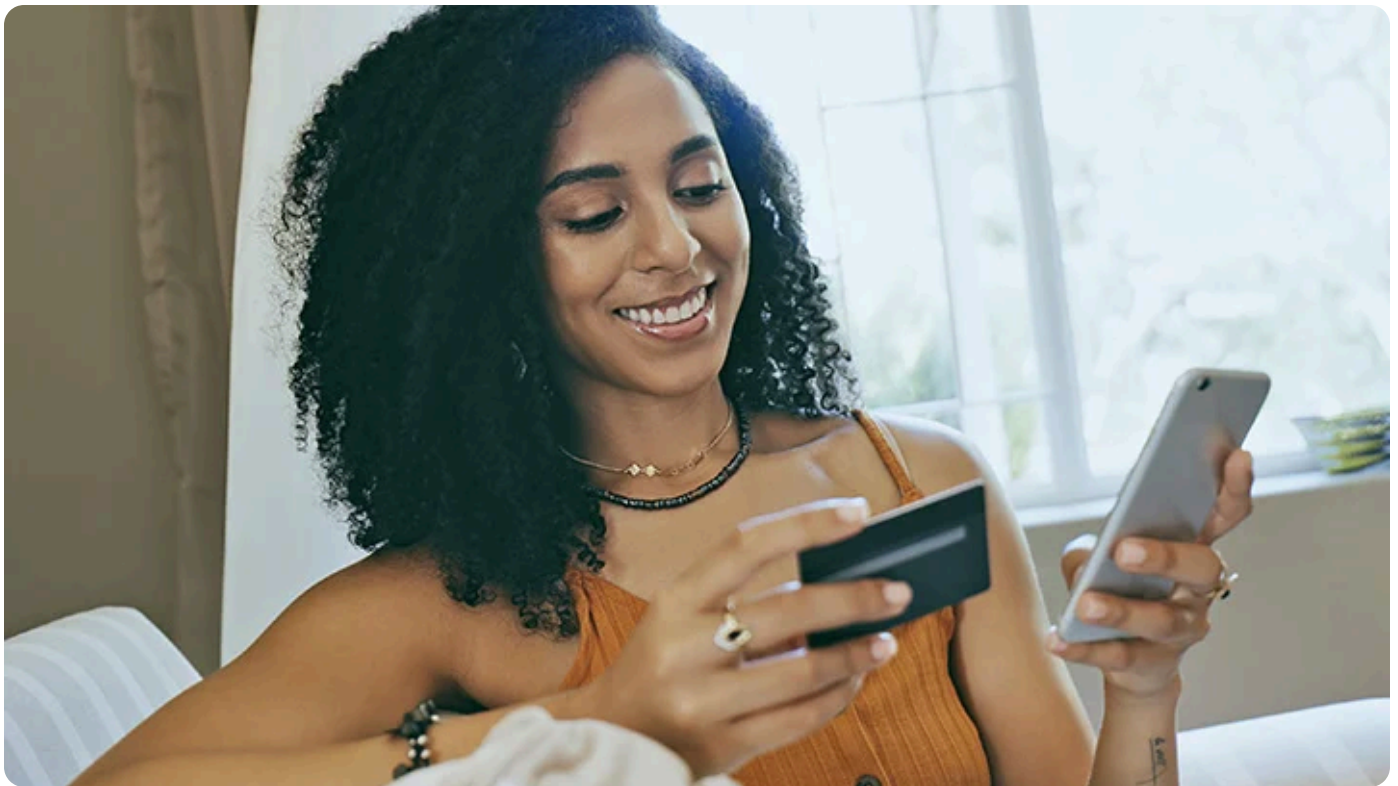
Visa® Value

CREDIT MADE SIMPLE

- ◆ Rates as low as 10.50% APR
- ◆ No annual fee
- ◆ No balance transfer fee
- ◆ No cash advance fee
- ◆ Consolidate higher-interest debt

[Learn more](#)

Refer and Earn \$50



Visa® Signature

EARN UNLIMITED 1.5% CASH BACK

- ◆ Rates as low as 13.00% APR
- ◆ Unlimited 1.5% cash back on purchases
- ◆ No annual fee
- ◆ No balance transfer fee
- ◆ Earn rewards while you spend

[Learn more](#)

Refer and Earn \$50



Teen Visa®

EXPLORE CREDIT WITH SUPPORT

- ◆ For teens ages 13–18
- ◆ Co-signed with a parent or guardian for guidance
- ◆ Same features as Visa Value (low rates, no annual, balance transfer, or cash advance fees)
- ◆ A safe way to build first credit experience

[Learn more](#)

C Refer and Earn \$50

Visa® Value Credit Card

Cash back on purchases	✕
No annual fee	✓
No balance transfer fee	✓
No cash advance fee	✓
Digital wallet ready	✓

Visa® Signature Credit Card

Cash back on purchases	✓
No annual fee	✓
No balance transfer fee	✓
No cash advance fee	✓
Digital wallet ready	✓

Teen Visa® Credit Card

Cash back on purchases	✕
No annual fee	✓
No balance transfer fee	✓
No cash advance fee	✓
Digital wallet ready	✓

[Refer and Earn \\$50](#)

Credit Card Details: Your Credit Card, Explained

▼ Visa® credit card rates on purchases

EFFECTIVE DATE

Friday, December 19, 2025

Visa credit card rates on purchases

Visa Value

APR (Low)*: 10.50%

APR (High): 20.50%

Perks: Same rates for cash advances and balance transfers.

Teen Visa

APR (Low)*: 10.50%

APR (High): 20.50%

Perks: Same rates for cash advances and balance transfers. A co-signed starter card for teens to learn responsible credit use.

Visa Signature

APR (Low)*: 13.00%

APR (High): 23.50%

Perks: Same rates for cash advances and balance transfers. Earn 1.5% cash back with each

► Additional credit card information

► Manage your credit and debit cards

Refer and Earn \$50

Financial Education Center



Credit and Debt Toolkit

Take Control of Your Credit and Debt: Practical Tools You...

[Read More](#)



Guide to Resuming Student Loan Payments

Student loan repayment resumed in October 2023.

[Read More](#)



Refer and Earn \$50



How to Get Your First Credit Card

Figuring out how you will organize your finances, and to...

[Read More](#)



[View borrowing & credit articles](#)

LATEST UPDATES & OFFERS

NEW WEBSITE

OUR NEW AND IMPROVED WEBSITE IS HERE!

Read more about what's new

1 / 4 →

Refer and Earn \$50



Beyond credit: Better banking at OSCU

Checking that keeps you grounded, with a \$300 bonus when you join.

[Learn more about checking accounts](#)

PO Box 306 Corvallis, OR 97339
Phone: (541) 714-4000

Ro'

Refer and Earn \$50

72475

Contact Us

Get the app

Locations

App Store

Financial Education

Make a Loan Payment

 Google Play

Join Us

Careers

Refer and Earn \$50



© 2025 Oregon State Credit Union

Site Map

Privacy Policy

Accessibility

Get CoBrowsing code

Refer and Earn \$50