



ROYAL CREDIT UNION / LOANS & CREDIT / CREDIT

Platinum Rewards Visa® Credit Card

Our credit card has one low rate for everyone and no-fee balance transfers at any time

Call us at [800-341-9911](tel:800-341-9911) or [visit an office](#)

[APPLY NOW](#)

[SCHEDULE AN APPOINTMENT](#)

Get one of the best interest rates around with our Platinum Rewards Visa® Credit Card.

Our credit card has one low rate for everyone that qualifies! There are no confusing rate tiers and no need to jump through hoops to get this low rate!

Why Choose Royal's Credit Card

- Pay anywhere with Visa® and earn **uChoose Rewards®** on every purchase.
- Add your card to digital wallets like Apple Pay™ and Google Pay™.
- No annual fees and no balance transfer fees.
- Responsible credit card use can help build your credit score.

Product

Platinum Rewards Visa® Credit Card

APR¹

11.25%

Monthly Payment

2% of balance or \$25.00

[OPEN ACCOUNT](#)

The Royal Platinum Rewards Visa® credit card offers no-fee balance transfers at any time!



The Royal Platinum Rewards Visa® credit card offers no-fee balance transfers at any time!
Royal Credit Union



Watch on

A Smarter Way To Spend

- Earn points on purchases with [uChoose Rewards®](#)
- No annual fee
- No balance transfer fee
- 2% or \$25 minimum monthly payment

Credit Card Benefits

- Extended warranty protection** and purchase security**
- Travel and emergency assistance services^
- Roadside dispatch®^
- The Royal Credit Union Platinum Rewards Visa® card includes ID Navigator Powered by NortonLifeLock, providing tools so cardholders can act quickly if their identity is threatened

Free Tech Features

- Apple Pay®, Google Play™, and Samsung Pay™ compatible*
- Easier online ordering with Visa Secure Remote Commerce
- Free online banking and mobile app

How To Get Started

There are two easy ways to apply for a Royal Credit Union credit card!

Apply Online Now

Complete our easy online application and get a decision fast.

APPLY NOW

Visit An Office

Instead of applying online, schedule an appointment at an office to apply.

SCHEDULE APPOINTMENT

Need Help?

If you have questions or need help, call our lending team at 800-341-9911 or visit our contact page.

CONTACT US

Related Information



ARTICLE

Card Management In Mobile & Online Banking



HELP & HOW-TO

All About Real-Time Alerts



Tips

* Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other Countries. Apple Pay is a trademark of Apple Inc.

Google Pay is a trademark of Google LLC.

Available on select Samsung devices, most major carriers and supported cards. See samsung.com/pay for complete list and contact your bank or financial institution to verify supported cards.

¹ APR=Annual Percentage Rate. APR is variable and based on Prime Rate as published in the Wall Street Journal, plus a margin. APR may change after account opening. Rates current as of 1/16/26. Last changed on 1/16/26. Credit card subject to credit approval. Cash advance fee is 3% of transaction amount with \$10 minimum, \$75 maximum; foreign transaction fee is up to 2%. No annual fee. Membership required and upon qualification. Refer to our [disclosures](#) and [service fees](#) for more information. Interest rates and comparisons are for demonstration only.

** 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 more information.

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800-341-9911

Corporate Center:
200 Riverfront Terrace
Eau Claire, WI, 54703

Contact Locations & ATMs

- Royalty Promotions & Offers
- All Offices
- Rates
- News
- Careers
- Forms & Documents
- Schedule Appointment
- Privacy Notice
- Website Terms Of Use And Accessibility Statement
- Routing# 291880411

- Checking & Savings
- Loans & Credit
- Investments & Retirement
- Business Banking
- About Royal
- Education & Resources

Member Service Contact Center Hours:
Weekdays 8:30 A.M. - 7 P.M.
Saturdays 8:30 A.M. - 2 P.M.

Mail Payments To:
PO Box 970, Eau Claire
WI 54702-0970

OPEN AN ACCOUNT

NEED A LOAN

