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Cash Back Visa® Signature Credit Card Details & Disclosures

The current prime rate is: 3.25%. Rates effective as of October 26, 2021. Rates subject to change at any time.

Disclosures

- Variable rates subject to change. Rates are based on an index of Prime Rate plus a margin of 9.50%, 10.50%, 11.50%, 13.50%, 15.00%, or 18.00% based on your credit score (maximum capped at 18.00%).
- Total amount of all unsecured loans and lines of credit may not exceed \$25,000 per member.
- You have 25 days to repay your balance for purchases in full by the payment date on your periodic billing statement.



- Method of computing the balance for Purchases: Average Daily Balance (excluding new purchases).
- Fees:
 - o \$27.00 Late Fee
 - o \$10.00 Card Replacement
 - o \$20.00 Placed on Revoked List
 - o \$5.00 Draft Copy
 - o 3% Balance Transfer Fee (min. \$30.00)
 - o 3% Cash Advance Fee (min. \$10.00)
 - o \$5.00 Chargeback
 - o \$27.00 Returned Payment Fee
- The minimum monthly payment is 2% of the unpaid balance with a minimum payment of \$25. There are no default rates, limits as high as \$25,000, and 24-hour customer service support.
- Visa® Cash Back is applied automatically as a statement credit quarterly for active paid accounts in good standing. Rebate is based upon net purchases minus returns, which may result in a negative rebate. Cash Back terms are not applicable for balance transfers and cash advances. See Cardholder Agreement disclosure for terms & conditions.
- See Visa Signature Cash Back terms & conditions for summary of coverage for Lost Luggage Reimbursement.

Details

Our Signature Cash Back Visa cards all come with a special benefit package including:



- Lost Luggage Reimbursement
- Signature Concierge Service
- Personal Identity Theft Coverage
- Travel Accident Insurance
- Travel and Emergency Assistance
- Warranty Manager Service

View benefits details offered by Visa.

(<https://usa.visa.com/support/consumer/card-benefits.html/>)

<-- Back to Cash Back Visa Signature Credit Card (</personal/credit-cards/cash-back-signature-visa>)



Routing Number: 211880271

NMLS Number: 460131

Find a Branch/ATM or Contact Us (</find-branchatm>)

Disclosures (</disclosures>)

Wire Transfers (</wire-transfers>)

Security (</security>)

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



(https://www.hud.gov/program_offices/fair_housing_equal_opp)



(<https://www.ncua.gov/Pages/default.aspx>)

