



# YOUR CREDIT CARD. YOUR CHOICE.

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## MMFCU VISA CARDS



	CLASSIC	REWARDS	SIGNATURE
<b>CARD TYPES</b>	Establishing or re-establishing credit, with a low monthly fee.	Earn reward points on all your purchases.	A prestigious card that carries more rewards and perks.
<b>ANNUAL PERCENTAGE RATE (APR)<sup>1</sup></b>	Fixed rate based on credit worthiness with <b>rates as low as</b> <b>8.99% APR<sup>1</sup></b>	Fixed rate based on credit worthiness with <b>rates as low as</b> <b>9.99% APR<sup>1</sup></b>	Variable rate which changes with Prime Rate based on credit worthiness with <b>rates as low as</b> <b>12.49% APR<sup>1,8</sup></b>
<b>INTRO RATE<sup>7</sup></b>	<b>1.99% APR<sup>1,7</sup></b> for first 6-months	<b>1.99% APR<sup>1,7</sup></b> for first 6-months	<b>1.99% APR<sup>1,7</sup></b> for first 6-months
<b>CREDIT LIMITS</b>	<b>Minimum \$500/Max \$30,000</b>	<b>Minimum \$500/Max \$30,000</b>	<b>Minimum \$5,000/Max \$30,000</b>
<b>REWARDS POINTS THROUGH CU REWARDS AND CU SELECT<sup>3</sup></b>	N/A	<ul style="list-style-type: none"> <li>• <b>1 point</b> per dollar spent</li> <li>• Double points on purchases made locally<sup>5</sup></li> <li>• Points to cash</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Bonus points:</b> spend \$1,000 in the first 90 days and earn 10,000 bonus points<sup>4,7</sup></li> <li>• Unique experiences</li> <li>• <b>3 points</b> for purchases at gas stations</li> <li>• <b>2 points</b> for purchases at grocery stores</li> <li>• <b>1 point</b> for everything else</li> <li>• Points to Cash</li> </ul>
<b>BENEFITS<sup>5</sup></b>	<ul style="list-style-type: none"> <li>• No Annual Fee</li> <li>• Travel accident insurance</li> <li>• Zero liability</li> <li>• Low interest rate</li> <li>• 24 hour account access</li> <li>• Lost/stolen card reporting</li> <li>• Local servicing</li> </ul>	<ul style="list-style-type: none"> <li>• No Annual Fee</li> <li>• Travel accident insurance</li> <li>• Zero liability</li> <li>• Travel entertainment merchandise gift cards</li> <li>• 24 hour account access</li> <li>• Lost/stolen card reporting</li> <li>• Local servicing</li> </ul>	<ul style="list-style-type: none"> <li>• No Annual Fee</li> <li>• VISA Signature concierge</li> <li>• 24 hour account access</li> <li>• Roadside dispatch</li> <li>• Travel accident insurance</li> <li>• Baggage delay</li> <li>• Auto rental collision damage waiver</li> <li>• Global assistance services</li> <li>• Warranty manager service</li> <li>• Travel and emergency assistance services</li> <li>• Emergency card replacement and emergency cash disbursement</li> <li>• Lost/stolen card reporting</li> <li>• Zero liability</li> <li>• Local servicing</li> </ul>

1. APR= Annual percentage rate. Maximum APR=18% APR. Loans subject to credit approval. Intro rate ends after first six billing cycles; post-promotional APR is variable and ranges from 8.99%-18% based on your creditworthiness. 1.99% intro rate applies to balance transfers and new purchases made six months from approval. Certain restrictions apply. 2. For Variable Rate accounts, the interest rate is subject to change on the statement cycle date to reflect any change in the index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July, and October) of each year as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The Interest Rate will never be greater than 18.00%. Any increase in the Interest Rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new Index which is based upon comparable information. 3. Ask a credit union representative for complete CU Rewards and CU Select (Signature Rewards) Program Rules & Conditions. 4. Transactions must be posted to account within the first 90 days of account opening. 5. See card terms and conditions for specifics. 6. Cardholders only receive double points for transactions that process in a MMFCU field of membership ZIP Code. For example, if a local retail store does not process the transaction through a local ZIP Code and processes it in another state, the purchase does not qualify. Visit [www.mmfcu.org/lending/visa-cards](http://www.mmfcu.org/lending/visa-cards) for eligible ZIP codes. 7. New Mid Minnesota credit card holders only. 8. Rates shown as of 7/1/2018.