### CREDIT CARDS: FIND YOUR PERFECT MATCH

**CASH REWARDS VISA®**

- **Introductory APR**: 0% for 12 months\(^3\)
- **Everyday APR**: 11.40% - 17.90%\(^4\)
- **New Account Bonus!**: $100 cash bonus after $1,000 in purchases in the first 90 days\(^2\)
- **Benefits**: Earn unlimited 1.5% cash back on all purchases

**TRAVEL REWARDS VISA®**

- **Introductory APR**: 0% for 12 months\(^3\)
- **Everyday APR**: 11.40% - 17.90%\(^4\)
- **New Account Bonus!**: 10,000 points after $1,000 in purchases in the first 90 days\(^6\)
- **Benefits**: Earn unlimited 2X points on all purchases; Points never expire\(^7\)

**SIMPLY VISA®**

- **Introductory APR**: 0% for 12 months\(^3\)
- **Everyday APR**: 8.50% - 17.90%\(^6\)
- **Benefits**: Enjoy a low rate and everyday convenience

**THE LAUNCH™ CARD**

- **Introductory APR**: N/A
- **Everyday APR**: 18.00%
- **Benefits**: Secure credit line with as little as $150; Increase your credit line by adding funds to your savings account (in $100 increments); Earn additional line increases over time by managing your account and making on-time payments

**NO MATTER WHICH CARD YOU CHOOSE, YOU WILL BENEFIT FROM:**

- No annual fee
- No penalty APR
- Online account access
- 24-hour access to Member Support
- Free annual summary when you make at least 120 purchases per year

**TIPS ON HOW TO CHOOSE THE BEST CARD FOR YOU:**

If you use your credit card for everyday purchases and enjoy cash rewards... **CASH REWARDS VISA®** may be the best card for you.

If you are interested in airline, hotel or merchandise rewards... **TRAVEL REWARDS VISA®** may be the best card for you.

If you have other higher-rate balances to consolidate... **SIMPLY VISA®** may be the best card for you.

If you need to establish or rebuild your credit... **THE LAUNCH™ CARD** may be the best card for you.

---

Visa® and Visa Signature® are registered trademarks of Visa International Service Association and used under license. LAUNCH™ is a trademark of BCU.

1. You will automatically earn 1.5% cash back on net purchases (purchases less credits, returns and adjustments). Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

2. Offer only available on new accounts. You will receive $100 cash bonus after making purchases totaling $1,000 (exclusive of credits, returns and adjustments) that post to your account within 90 days of the account open date. Cash advances, balance transfers and checks used to access your account are not considered purchases and will not earn rewards. Your account must be in good standing to receive the cash bonus. After qualifying, the cash bonus will be added to your rebate balance within one billing cycle.

3. APR = Annual Percentage Rate. Offer only available on new accounts. Existing accounts are not eligible. If you qualify, all purchases and balance transfers posted to your account during the first 365 days after the account open date, up to your available credit limit, will receive a promotional APR of 0%. At day 366, the APR for any remaining promotional balances will increase to the standard APR for purchases and balance transfers, and all subsequent purchases and balance transfers will receive the standard APR for purchases and balance transfers. During the promotional period, there is a transaction fee of 3% of the amount of each balance transfer. Balance transfers may not be used to pay off or pay down any amount you owe to BCU. All existing payment terms apply. The Launch Card is not eligible to receive this offer.

4. The Prime Rate is as of 4/1/2020. The APR will be based on the Prime Rate as published in The Wall Street Journal Money section (Index) plus a margin between 5.25% and 14.65% based on your credit profile. The APR will be based on the Prime Rate as published in The Wall Street Journal Money section (Index) plus a margin between 5.25% and 14.65% based on your credit profile. The Annual Percentage Rate will never be greater than 18.00%.

5. The Prime Rate is as of 4/1/2020. The APR will be based on the Prime Rate as published in The Wall Street Journal Money section (Index) plus a margin between 5.25% and 14.65% based on your credit profile. The Annual Percentage Rate will never be greater than 18.00%.

6. Points will not expire as long as the account is open and in good standing.

---

Effective 4/1/2020.
Full disclosures available at credit union website.