

# CREDIT CARDS: FIND YOUR PERFECT MATCH



Unlimited 1.5% cash back on all purchases<sup>1</sup>.

**CASH REWARDS VISA®**

**New Account Bonus!**  
\$100 cash bonus after \$1,000 in purchases in the first 90 days<sup>2</sup>

Earn unlimited 1.5% cash back on all purchases



Unlimited 2X points on all purchases<sup>5</sup>.

**TRAVEL REWARDS VISA®**

**New Account Bonus!**  
10,000 points after \$1,000 in purchases in the first 90 days<sup>6</sup>

Earn unlimited 2X points on all purchases  
Points never expire<sup>7</sup>



Low rate.  
Everyday convenience.

**SIMPLY VISA®**

Enjoy a low rate, everyday convenience and Visa® benefits



Establish or rebuild a positive credit history.

**THE LAUNCH™ CARD**

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

## KEY BENEFITS

## INTRODUCTORY APR

2.9% for 12 months<sup>3</sup>

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N/A

## EVERYDAY APR

13.65% - 18.00%<sup>4</sup>

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10.75% - 18.00%<sup>8</sup>

18.00%

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

- No annual fee or balance transfer fee
- No penalty APR
- Visa® Purchase and Travel Benefits
- Online account access

- 24-hour access to Member Support
- Free annual summary when you make at least 120 purchases per year

### Additionally with Visa Signature®: <sup>9</sup>

- 24-hour Visa Signature® Concierge Service
- Exclusive Signature Offers

## 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.

Effective 01/01/2019.

Full disclosures available at credit union website.

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

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 2.9%. At day 366, the APR for any remaining promotional balances will increase to the standard APR for purchases and cash advances, and all subsequent purchases and balance transfers will receive the standard APR for purchases and cash advances. 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.

<sup>4</sup> The Prime Rate is as of 1/1/19. The APR will be based on the Prime Rate as published in The Wall Street Journal Money section (Index) plus a margin between 8.15% and 14.65% based on your credit profile. The Annual Percentage Rate is subject to change each time there is a change in the Index and will be effective on the first day of the next installment cycle. The Annual Percentage Rate will never be greater than 18.00%.

<sup>5</sup> Earn 2 points per dollar on all net qualifying purchase transactions (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.

<sup>6</sup> Offer only available on new accounts. You will receive 10,000 CURewards bonus points 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 bonus points. After qualifying, please allow 6 - 8 weeks for the reward to post to your rewards balance.

<sup>7</sup> Points will not expire as long as the account is open and in good standing.

<sup>8</sup> The Prime Rate is as of 1/1/19. 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 is subject to change each time there is a change in the Index and will be effective on the first day of the next installment cycle. The Annual Percentage Rate will never be greater than 18.00%.

<sup>9</sup> Visa Signature is only available on Travel Rewards Visa® and Cash Rewards Visa®. You will automatically receive a Visa Signature card if the approved credit line is \$5,000 or greater. If the credit line is less than \$5,000 you will automatically receive a Visa Platinum card.