

COMPARE NIHFCU'S VISA® REWARDS CARDS WITH OTHERS



	NIH Federal Credit Union	Terms commonly found with other credit cards ¹	Fill in for other cards you may possess	Which card comes out better?
Annual Fee	\$0	May vary by card selection		
Annual Percentage Rate (APR) for Purchases	8.90%–14.99% (does not vary with U.S. Prime Rate)	Up to 19.99% ¹ Most rates also vary with the U.S. Prime Rate ²		
APR for Balance Transfers	Same low rates as above	Generally, the same rates as above		
APR for Cash Advances	Same low rates as above	Up to 23.99% Most rates also vary with the U.S. Prime Rate ²		
New APR should even one late payment occur on your card	No penalty; Same low rates as above	28.99% or more (This is known as the default rate) Most rates also vary with the U.S. Prime Rate ²		
New APR should a late payment occur on another card you possess	No penalty; Same low rates as above	28.99% or more (This is known as the default rate) Most rates also vary with the U.S. Prime Rate ²		
Grace Period	25 days	20 days		
Minimum Finance Charge	\$0	\$.50–\$1.50 or more		
Late Payment Fee	The greater of 5% of past due amount or \$20 After 10-day grace period	Usually figured on total outstanding balances and Up to \$39		
Over the Limit Fee	\$10	Up to \$39		
Balance Transfer Fee	\$0	3% (with a \$5–\$10 minimum)		
Cash Advance Fee	2%	3%–4%		

See? We weren't kidding!

Apply for an NIHFCU Visa Rewards Card today by logging on to www.nihfcu.org or visiting any branch!

¹As of 6/25/08 and subject to change. Common terms with other cards based on review of Bank of America, Chase, PNC and Citibank Web sites and phone inquiries. ²Rates vary with the prevailing U.S. Prime Rate (5.00% as of 4/30/08). NIHFCU's rates do not vary with U.S. Prime Rate.