

# NIHFCU Visa Rewards Credit Card Options



	Student REWARDS*	Classic REWARDS	Gold REWARDS	Platinum REWARDS	Platinum Preferred REWARDS
Annual Fee	\$0				
Credit Limit ranges	\$2,500	\$1,000-\$10,000	\$5,000-\$15,000	\$10,000-\$30,000	\$5,000-\$30,000
Everyday low APR for Purchases, Cash Advances and Balance Transfers	14.99%	13.75%	11.99%	8.90%	9.90%
Penalty rate increase for a late payment	OUR RATE DOES NOT INCREASE				
Rewards for merchandise and travel packages	YES** (go to <a href="http://www.scorecardrewards.com">www.scorecardrewards.com</a> for more details)				
Grace period	25 days				
Balance Transfer Fee	NO CHARGE				
Minimum Finance Charge	NO CHARGE				
Over the Limit Fee	\$25				
Late Payment Fee	\$30				
Cash Advance Fee	2% of advance				
FREE Auto Rental Insurance	YES				
FREE Travel Accident Insurance	Not applicable				YES - \$1 million
FREE Concierge Service	Not applicable				YES
FREE verified by Visa Fraud Protection	YES				
0% Liability for unauthorized purchases	YES				
Method for computing balances	Average daily balance including new purchases				

\* To qualify, you must be at least 18 years old and enrolled full time at a two- or four-year university/college. A copy of your current student ID should be submitted with your application. No income verification is needed.\*\* Every dollar of qualified purchases you charge to your NIHFCU Visa Rewards Card earns you one (1) ScoreCard Bonus Point. Qualified purchases are those charges made for purchases only, and do not include finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion charges, insurance charges, or any other charges associated with fraudulent activity gambling or reversals due to returns. Other restrictions may apply. You may also obtain ScoreCard Bonus Points information by visiting [www.scorecardsrewards.com](http://www.scorecardsrewards.com) or by calling 1-800-854-0790. Points can be redeemed at [www.scorecardrewards.com](http://www.scorecardrewards.com). Secured Visa Cards available for a low \$15 annual fee; Requires 120% of approved line of credit as collateral (for example, a \$500 line of credit requires \$600 in your share account). Rate for Secured Visa is 15% with limits ranging from \$500.00 - \$20,000.00.

As of April 1, 2009 – subject to revision without notice.

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