

# Compare NIHFCU's Visa Rewards Cards With Others



	NIH Federal Credit Union	Terms commonly found with other credit cards *	Fill in for other cards you may possess	Which card comes out better?
Annual Fee	\$0	May vary by card selection		
APR for purchases	8.90%-14.99% <small>(does not vary with U.S. Prime Rate)</small>	Up to 19.99%** <small>Most rates also vary with the U.S. Prime Rate*</small>		
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% <small>Most rates also vary with the U.S. Prime Rate*</small>		
New APR should even one late payment occur on your card	No penalty, Same low rates as above	28.99% or more <small>(this is known as the default rate) Most rates also vary with the U.S. Prime Rate*</small>		
New APR should a late payment occur on another card you possess	No penalty, Same low rates as above	28.99% or more <small>(this is known as the default rate) Most rates also vary with the U.S. Prime Rate*</small>		
Grace period	25 days	20 days		
Minimum finance charge	\$0	\$.50-\$1.50 or more		
Late Payment Fee	\$25	Usually figured on total outstanding balances and Up to \$39		
Over the Limit Fee	\$30	Up to \$39		
Balance Transfer Fee	\$0	3% <small>(with a \$5-\$10 minimum)</small>		
Cash Advance Fee	2%	3%-4%		

\* As of April 1, 2009 – 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. \*\*Rates vary with the prevailing U.S. Prime Rate (4.00% as of October 29, 2008 and subject to change). NIHFCU's rates do not vary with U.S. Prime Rate.

