

Everyday value for all your credit purchasing needs.



Platinum Secured



Platinum



Signature Cash Rewards




Signature Travel Rewards

Ideal for	Building or rebuilding credit	Paying down debt with lowest rate available	Earn rewards on your everyday purchases	Maximize rewards on travel and dining
Credit limit available ¹	\$250-\$25,000	\$500-\$25,000	\$2,500-\$25,000	
Annual Fee ²	None			
APR: Introductory ³	NA	0% APR for first 15 months on purchases and balance transfers		
APR: After intro period ²	8.99%APR	7.99%-16.99% APR	10.99%-15.99% APR	12.99%-14.99% APR
APR: Cash advance ²	8.99%APR	7.99%-16.99% APR	10.99%-15.99% APR	12.99%-14.99% APR
Penalty APR (for late payment)	NA			
Rewards points ⁴ (unlimited except where noted)	NA	Enhanced rewards through December 31, 2021!		
		3% dining 3% groceries 3% gas 1% all others	3X groceries 3X dining 3X travel 1X all others	
Redeem for	NA	Cash, travel, merchandise, discounted Gift Cards or NIH Charities donation		
Visa® benefits	NA	24/7 Concierge, \$1 million travel accident insurance, lost luggage reimbursement and more!		
Foreign Transaction Fee	1%			NA
Balance Transfer Fee	Greater of 2% or \$10			
Cash Advance Fee	Greater of 2% or \$10 (\$75 maximum)			
Late Fee	Up to \$25			
Visa Zero Liability	YES			
24/7 Fraud Monitoring and Alerts	YES			
Mobile Wallet	YES, includes Apple Pay, FitBit Pay, Garmin Pay, Google Pay, LG Pay and Samsung Pay			
DIY Online Card Controls	YES Block/unblock your card, request replacements and more in online or mobile banking			

¹ For requested amounts over \$25,000, income verification will be required. ² APR= Annual Percentage Rate. After intro period, variable rates for Platinum, Signature Cash Rewards and Signature Travel Rewards depend on creditworthiness. ³ 15-month intro period begins at date of credit card account opening. Offer subject to change or cancellation at any time. All information contained within as of 11/01/2020 and subject to change without notice. ⁴ Applies to qualified net purchases through 12/31/2021 on your NIHFCU Visa® Cash Rewards and Travel Rewards cards only. Offer subject to change or cancellation at any time. Previous Cash Rewards Card rewards: 3% gas up to \$6,000 annual spend, 2% groceries and 1% on all other. Previous Travel Rewards Card rewards: 2X travel, 2X dining and 1X all other. Visit nihfcu.org/creditcards for additional terms and conditions. Federally insured by NCUA.



Compare our cards to others you may have:

	What is this?		Common bank credit card terms. ²
Annual Fee¹	<i>Yearly charge from issuer to continue using the card</i>	\$0	Up to \$95
Purchase/Balance Transfer APR	<i>Monthly interest on balances not paid in full</i>	7.99-16.99% ¹	9.99-25.49%
Cash Advance APR	<i>Interest rate to get a cash loan with your card</i>	Same as above	13.99-26.99%
Penalty APR	<i>New rate should you make a late payment</i>	No penalty	Up to 29.99%
Late Payment Fee	<i>Per incident fee for being late on a payment</i>	Up to \$25	Up to \$40
Return Payment Fee	<i>Fee for making a payment with insufficient funds</i>	Up to \$25	Up to \$39
Cash Advance Fee	<i>Fee for taking a cash advance with your card</i>	Greater of \$10 or 2% \$75 maximum	Greater of \$10 or 5% No maximum limit
Balance Transfer Fee	<i>Fee for balance transfers from another card</i>	Greater of \$10 or 2%	Greater of \$5 or 4%
Foreign Transaction Fee	<i>Fee for making transactions internationally</i>	Up to 1%	Up to 3%



Get 0% intro APR¹ for 15 months on all your credit card purchases *and* balance transfers.

(Then a variable APR between 7.99%-16.99%.)

¹ APR=Annual Percentage Rate. Variable APRs between 7.99%-16.99% depending on creditworthiness. 15-month intro period begins at date of credit card account opening and excludes Secured Cards. Rates vary with the prevailing U.S. Prime Rate (3.25% as of 3/15/2020 and subject to change). See credit card disclosure at nihfcu.org for complete terms. Information as of 6/01/2020 and subject to change. ² Common banks terms based on rates and terms on the following bank websites as of 11/13/2020: CapitalOne, Bank of America, PNC Bank, Wells Fargo, SunTrust.

MORE DETAILS 