

All the elements of the perfect credit card, now featuring tap-to-pay  convenience.



SECURED



PLATINUM



CASH REWARDS



TRAVEL REWARDS

Best if you wish to:

START OR REBUILD CREDIT

PAY DOWN DEBT WITH LOWEST RATE AVAILABLE

MAXIMIZE REWARDS ON EVERYDAY PURCHASES

MAXIMIZE REWARDS ON TRAVEL AND DINING

Credit limits up to: ¹	\$25,000	\$25,000	\$25,000	\$25,000
APR: Introductory ²	12.74%	0% for 15 months on purchases and balance transfers		
APR: After intro period ³ <small>APRs can be as high as 26.99% or more elsewhere.</small>	12.74%	11.74%–18.00%	14.74%–18.00%	16.74%–18.00%
APR: Cash advances ³ <small>Cash advances elsewhere can be even higher than purchase APRs!</small>	12.74%	11.74%–18.00%	14.74%–18.00%	16.74%–18.00%
Earn rewards on net purchases ⁴ <small>The redemption value of points elsewhere may not be worth as much as you think.</small>	NA	NA	Earn 3% Cash Back rewards on:  Gas, Rideshare/Taxi/Limo, Electric Vehicle Charging, Utilities, Groceries, Wholesale Clubs. Earn 1% on all other. Redeemable for cash, merch, travel and more.	Earn 3X Bonus Points on:  Travel, Dining, Gas, Rideshare/Taxi/Limo, Electric Vehicle Charging. Earn 1% on all other. Redeemable for cash, merch, travel and more.
New cardholder net purchase bonus ⁴ <small>See above!</small>	NA	NA	Earn 4% Cash Back rewards for the first 12 months in the above categories.	Receive 20,000 bonus points when you spend \$1,500 in the first 90 days.
Annual fee <small>Some cards elsewhere may carry excessive annual fees.</small>	\$0	\$0	\$0	\$0



Fees and Penalties:

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Balance transfer You'll commonly pay a 5% fee for transfers elsewhere.	Greater of 2% or \$10			
Penalty APR Higher APRs are likely elsewhere even after one late payment.	None	None	None	None
Late payment Late payment fees can commonly exceed \$40 or more elsewhere.	Up to \$25	Up to \$25	Up to \$25	Up to \$25
Returned payment A returned payment fee is commonly \$39 or more elsewhere.	Up to \$25	Up to \$25	Up to \$25	Up to \$25
Cash advances Most fees elsewhere are respectively 5%, with no max limit.	Greater of 2% or \$10 (\$75 max)			
Foreign transactions You could pay up to 3% in fees elsewhere.	1%	1%	1%	0%

Additional Conveniences:

Block/Unblock your card and use other online/mobile app DIY tools.	●	●	●	●
Mobile Payments with Apple, Fitbit, Garmin, Google, Samsung.	●	●	●	●
Visa® Concierge Service.			●	●
Special Perks from Norton Lifelock, Shipt and more.	●	●	●	●
Additional Signature Perks.			●	●
Visa® Zero Liability.	●	●	●	●
Verified by Visa.®	●	●	●	●

To learn more about our credit card program and to apply, visit nihfcu.org/creditcards.

All information as of November 3, 2022. All terms, offers, and conditions are subject to change or cancellation at any time. All new applications are subject to terms, conditions and credit approval. See nihfcu.org/creditcards for pricing and terms, and complete credit card disclosures.

¹ Depends on creditworthiness. For requested amounts above \$25,000, income verification will be required.

² 15-month introductory period begins on the date of the credit card account opening. Standard balance transfer fee applies.

³ APR=Annual Percentage Rate. After introductory period, variable rates for Platinum, Signature Cash Rewards and Signature Travel Rewards depend on creditworthiness.

⁴ Net purchases means after returns and adjustments. Gas rewards is up to \$6,000 annual spend. Other itemized categories are unlimited spend.



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Federally insured by NCUA.

