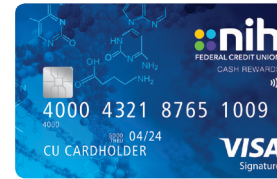


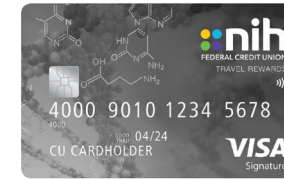
All the elements of the perfect credit card, now featuring tap-to-pay  convenience.



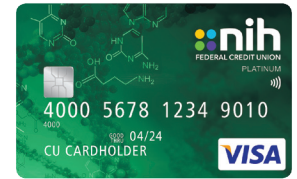
PLATINUM



CASH REWARDS

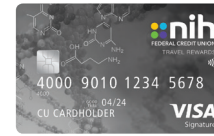


TRAVEL REWARDS



SECURED

Best if you wish to:	PAY DOWN DEBT WITH LOWEST RATE AVAILABLE	MAXIMIZE REWARDS ON EVERYDAY PURCHASES	MAXIMIZE REWARDS ON TRAVEL AND DINING	START OR REBUILD CREDIT
Credit limits up to: ¹	\$25,000	\$25,000	\$25,000	\$25,000
APR: Introductory ²	2.99% for 12 months on balance transfers		NA	NA
APR: After intro period ³ APRs can be as high as 29.99% or more elsewhere.	11.99%–16.99%	14.99%–16.99%	16.99%	12.99%
APR: Cash advances ³ Cash advances elsewhere can be even higher than purchase APRs!	11.99%–16.99%	14.99%–16.99%	16.99%	12.99%
Earn rewards on net purchases ⁴ The redemption value of points elsewhere may not be worth as much as you think.	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.	NA
New cardholder net purchase bonus ⁴	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.	NA
Annual fee Some cards elsewhere may carry excessive annual fees.	\$0	\$0	\$0	\$0



Fees and Penalties:

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CASH REWARDS

TRAVEL REWARDS

SECURED

Balance transfer You'll commonly pay a 5% fee for transfers elsewhere.	Greater of 2% or \$10	Greater of 2% or \$10	Greater of 2% or \$10	Greater of 2% or \$10
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)	Greater of 2% or \$10 (\$75 max)	Greater of 2% or \$10 (\$75 max)	Greater of 2% or \$10 (\$75 max)
Foreign transactions You could pay up to 3% in fees elsewhere.	1%	1%	0%	1%

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.	●	●	●	●
Visa Secure.®	●	●	●	●

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

All information as of October 1, 2025. 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 Based on WSJ Prime + 7.75%. 12-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 and Signature Cash 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.



NCUA

Federally insured by NCUA.

