

Y-12 Federal Credit Union VISA Cards



Whether you are just starting to build credit or re-establish your current credit, need another credit card for convenience, or need a card with a higher line of credit, one of our VISA cards will meet your particular need. Best of all, our VISA credit cards are offered at no annual fee!

All VISA credit card accounts have the following features . . .

- No Annual Fees.
- View your account transactions online.
- Free balance transfers.
- Make payments at any branch or through Online Banking.

Y-12 Federal Credit Union VISA Gold, Platinum and Signature Benefits Package includes:

- Warranty Manager Service*
- Travel & Emergency Assistance*
- Auto Rental Insurance*

* see www.y12fcu.org/credit-cards

CURewards

Y-12 Federal Credit Union rewards our Gold and Signature cardholders. The more you use your Y-12 VISA credit card, the more points you will earn. Here are just a few of the rewards you will receive:

- 5,000 Bonus points when a new Gold VISA credit card is opened and the first purchase is completed
- Receive points from purchases and balance transfers
- Redeem points from hundreds of merchants
- Travel Rewards including airline tickets, hotels, car rentals, cruises and gift cards
- View your [rewards](http://www.curewards.com) online 24/7. www.curewards.com

VISA Gift Cards

Looking for a great gift idea? Something that anyone would like to receive? Y-12 Federal Credit Union is pleased to offer VISA Gift cards. It looks like any VISA credit or debit card, but because it is prepaid, spending is limited to the amount of money placed on the card by the purchaser. A variety of designs are available, including holiday designs. VISA gift cards may be purchased at any of our branches for a minimal fee.

For additional information, contact
us at 865.482.1043

Y-go anywhere else.
Y12fcu.org



	VISA Signature	VISA Gold	VISA Secured
Annual Percentage Rate (APR)¹ for Purchases	12.24% to 18.00%	11.24% to 18.00%	10.24%
Earn CURewards² at CURewards.com	✓	✓	x
Earn Reward Bonus Points with first purchase	10,000 Bonus	5,000 Bonus	x
No Annual Fees	✓	✓	✓
No Balance Transfer Fee	✓	✓	✓
25 Day Grace Period on New Purchases	✓	✓	✓
Make payments Online or use our Mobile App	✓	✓	✓
Set up Auto Payments	✓	✓	✓
Manage your Account Online	✓	✓	✓
VISA Benefits offered at no cost to you			
Auto Rental Collision Damage Waiver	✓	✓	x
Roadside Dispatch	✓	✓	x
Travel Accident Insurance	\$1,000,000	\$500,000	\$200,000
Extended Warranty Protection	✓	✓	x
Lost Luggage Reimbursement	✓	✓	x
Purchase Security	✓	✓	X
<p>1 - Annual Percentage Rate (APR) is based on your creditworthiness when account is opened. This APR will vary with the market based on the Prime Rate.</p> <p>2 - VISA Secured A VISA Secured credit card is used to establish or re-build your credit history. This card can be converted to a Gold or Signature card with an approved application. This credit card is accepted worldwide where VISA is accepted.</p>			