

of
Interest...

VISA Credit Cards

[www.qualstarcu.com/visa]



Scan for Rates

Are you getting the best deal on your credit card?

If you are carrying a Credit Card from one of the many "big" banks or finance companies, you're probably not getting the best deal--even worse, there are probably lots of hidden conditions that make your card even riskier (and more expensive) to use. **We have TWO card programs to choose from!**

Check out the Terms & Conditions of your other card(s) to compare...



	<u>OCU Visa Gold*</u>	<u>OCU Visa + Rewards**</u>	<u>Your Other Visa?</u>
Annual Fee	NONE	NONE	_____
REAL REWARDS!*	1% REBATE on Balance Transfers* Passport Discounts* at participating merchants for instant savings	Earn CASH (\$1=1.5 points, see chart below)** 1% REBATE on Balance Transfers*	_____
Built-in Benefits	Travel/Trip & Purchase Protection, Auto Rental Coverage & Warranty Mgr.	Travel/Trip & Purchase Protection, Auto Rental Coverage & Warranty Mgr.	_____
Rate Penalties	NO	NO	_____
Balance Transfer Fee	NONE	NONE	_____
Finance Charge Grace Period (purchase balance only)	25 Days	25 Days	_____
Payment Grace Period (finance charges accrue)	7 Days	7 Days	_____
Cash Advance Fee (on total cash advance amount)	2% of Advance	2% of Advance	_____
Late Fee (after 7 day grace period)	\$25.00	\$25.00	_____

*The Periodic Rate and corresponding Annual Percentage Rate is determined based on your credit criteria in accordance with Qualstar CU's loan policies and will be disclosed when you open the account. Other fees include: foreign transaction fee-1% (any transaction done in foreign funds or initiated in a foreign country (charged on the US dollar amount.) The Passport savings reward is valued at \$150/year when purchased separately and is available on all Gold cards - go to www.qualstar.passportlifestyle.com for program details and a complete list of participating merchants. Visa 1% Balance Transfer Rebate offer is up to \$150 in rebates/year and are applied to the card balance.

**Visa +Rewards Double Points offer is valid for the first 30 days of purchases on new cards only (does not apply to cash advances or balance transfers.) Cash rewards (available as a deposit, credit or check) are awarded in denominations of \$25 starting at minimum \$100:

\$100 = 10,000 pts.; spend \$7,500 for 11,250 pts.
\$200 = 20,000 pts.; spend \$14,000 for 21,000 pts.

\$150 = 15,000 pts.; spend \$10,000 for 15,000 pts.
\$250 = 25,000 pts.; spend \$17,000 for 25,500 pts.

There are a few simple ways to apply...

- Log-in to **Mobile Banking** or (desktop) **Home Banking** to apply online, or
- Call us at **1-800-848-0018**, or
- Visit any of our **branch locations**.

QUALSTAR
CREDIT UNION
1-800-848-0018
www.qualstarcu.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration.

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