

of  
Interest...

# VISA Credit Cards

[[www.qualstarcu.com/visa](http://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>QCU Visa Gold*</u>	<u>QCU Visa + Rewards**</u>	<u>Your Other Visa?</u>
<b>Annual Fee</b>	NONE	NONE	_____
<b>REWARDS!*</b>	<b>1% CASH Back</b> on Balance Transfers* <b>Passport Discounts*</b> at participating merchants for instant savings	<b>Earn CASH</b> (\$1=1.5 points)** <b>1% CASH Back</b> on Balance Transfers* <b>Double Points</b> on ALL Purchases** (First 30 Days)	_____ _____ _____
<b>Built-in Benefits</b>	Travel/Trip & Purchase Protection, Auto Rental Coverage & Warranty Mgr.	Travel/Trip & Purchase Protection, Auto Rental Coverage & Warranty Mgr.	_____
<b>Rate Penalties</b>	NO	NO	_____
<b>Balance Transfer Fee</b>	NONE	NONE	_____
<b>Finance Charge Grace Period</b> (purchase balance only)	25 Days	25 Days	_____
<b>Payment Grace Period</b> (finance charges accrue)	7 Days	7 Days	_____
<b>Cash Advance Fee</b> (on total cash advance amount)	2% of Advance	2% of Advance	_____
<b>Late Fee</b> (after 7 day grace period)	\$25.00	\$25.00	_____
<b>Security Features</b>	24/7 Fraud Protect & EMV Chip Enabled	24/7 Fraud Protect & EMV Chip Enabled	_____

\*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](http://www.qualstar.passportlifestyle.com) for program details and a complete list of participating merchants. Visa 1% Balance Transfer offer is up to \$150 in rebates/year and are applied to the card balance.

\*\*Cash rewards (available as a deposit, credit or check) are awarded in denominations of \$25 starting at minimum \$100 (10,000 pts.); \$150 (15,000 pts.); \$250 (25,000 pts.); and \$500 (50,000 pts.). 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).

There are several simple ways to apply...

- Call us at **1-800-848 0018**, or
- Visit any of our **branch locations**, or
- Go to **[www.qualstarcu.com](http://www.qualstarcu.com)**, log in to Home Banking and click on "Self Service" to submit an online loan application.

**QUALSTAR**  
CREDIT UNION

**24/7 Member Service 1-800-848-0018**  
**[www.qualstarcu.com](http://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.

08/2018