

We've Got a VISA Card With Your Name On It.

Are you looking for a credit card with a low rate, one that earns rewards, or one for your small business? Northeast Credit Union's got it. In fact, we have a credit card to fit every member's unique needs. And, since each of our credit cards feature the purchasing power and security of VISA, you can shop with confidence and peace of mind, no matter which card you choose.

Take your pick and enjoy the perks!

- VISA Signature
- VISA Rewards
- VISA Preferred
- VISA Secured
- VISA Business

VISA Signature

Our VISA Signature card is our most powerful credit card. It combines spending power, special cardholder benefits, and top rewards to give members the most bang for their buck. Enjoy exclusive savings and upgrades on travel, discounts on entertainment, special offers, and more with our VISA Signature card.

Benefits & Features:

- No annual fee*
- No balance transfer fee
- No cash advance fee
- uChoose[®] Rewards program

- Chip card security
- VISA cardholder enhancements
- Concierge service
- Emergency card replacement
- Roadside assistance
- Auto rental collision damage waiver
- Extended warranty protection
- Travel & emergency assistance services
- And more!

VISA Rewards

Looking to earn reward points for the items you purchase every day? With our VISA Rewards card, you earn one (1) UChoose[®] Rewards point for every \$1 spent on qualifying purchases. The more you use your card, the more reward points you earn, making it perfect for everyday purchases.

Benefits & Features:

- No annual fee*
- No balance transfer fee
- No cash advance fee
- Maximum purchasing power
- A low rate
- Cash back
- UChoose[®] Rewards program
- Chip card security
- VISA cardholder enhancements



VISA® CREDIT CARDS

VISA Preferred

Our VISA Preferred card is ideal for members who may carry a balance. It features our lowest variable rate, which makes it easier to catch up on monthly payments and to pay balances down more quickly.

Benefits & Features:

- Our lowest rate
- No annual fee*
- No balance transfer fee
- No cash advance fee
- Chip card security

VISA Secured

Just starting out or looking to rebuild your credit? Our VISA Secured card puts you in charge of your credit again. It's secured by the funds in your savings account and reports to the three major credit bureaus, giving you the opportunity to get your credit back on track.

Benefits & Features:

- Low rate
- No annual fee*
- No balance transfer fee
- No cash advance fee
- Chip card security
- Secured by funds in your savings account

VISA Business

Our VISA Business card offers business owners the opportunity to get ahead, and stay ahead, with its convenient purchasing power, available credit, and detailed reporting.

Benefits & Features:

- Low rate
- No annual fee*

- No cash advance fee
- UChoose[®] Rewards program
- Chip card security
- Additional cards available for employees

UCHOOSE® REWARDS PROGRAM

When you choose a VISA card that's part of the UChoose® Rewards program, you earn Reward Points for every qualifying purchase. Every dollar you spend with your VISA credit card brings you closer to great brand name merchandise, electronics, gift cards, cash back, travel packages, charitable donations, and so much more. Simply use your card for everything from gas and groceries to gifts and travel, and then watch as your points add up.

AROUND-THE-CLOCK FRAUD MONITORING

At Northeast Credit Union we service all of our credit card accounts locally. We are committed to keeping our members' best interests and security at the forefront of what we do. As part of our credit services, we utilize fraud monitoring. This service monitors credit card usage around the clock, giving you peace of mind 24/7.

STAY PROTECTED WITH CARDVALET®

<u>Download CardValet</u>[®] for your credit/debit card on your mobile device - CardValet[®] is a credit/debit card management and fraud mitigation tool that helps you manage your finances by controlling how, when, and where credit/debit cards are used through your mobile device. Best of all, it's FREE!

It's Easy to Apply!

- Apply online at <u>necu.org/apply</u>
- Call a Member Experience Specialist at 888.436.1847
- Visit your local Northeast Credit Union branch



* Annual Percentage Rates (APR) range for the various card types and are subject to change without notice. APR is variable. In order to receive a credit card you must be a member of Northeast Credit Union. Membership fee is \$5.

WB6894.05.22

