



Choose the card that's right for you.

FOR BALANCE TRANSFERS,
BUILDING OR REPAIRING CREDIT.



PREFERRED VISA®

Our simple, yet refined low-rate credit card.

FOR MAXIMIZING
PURCHASING POWER WITH
EVERYDAY REWARDS.



REWARDS VISA®

Our everyday use credit card, that offers cash back, merchandise and travel rewards.

FOR EXCLUSIVE TRAVEL,
ENTERTAINMENT, SHOPPING,
AND SPORTS OPPORTUNITIES.



SIGNATURE VISA®

Our elite credit card that offers cash back, merchandise, travel rewards and exclusive perks.

ANNUAL PERCENTAGE RATE (APR)

Prime + 5.74%*

Prime + 8.74%*

Prime + 11.74%*

UCHOOSE REWARDS® POINTS

Cash Back Rewards¹

1 point for every \$1 spent

1 point for every \$1 spent

Points Expiration

5 Years

5 Years

New Cardholder Offer

10,000 Bonus Points

ANNUAL FEE

\$0

\$0

\$0

BALANCE TRANSFER FEE

\$0

\$0

\$0

CASH ADVANCE FEE

\$0

\$0

\$0

	PREFERRED VISA®	REWARDS VISA®	SIGNATURE VISA®
ADDED PERKS			
Identity Theft Protection Services powered by NortonLifeLock 1-866-228-2261 www.cardbenefitidprotect.com	✓	✓	✓
Roadside Assistance 1-800-847-2869	✓	✓	✓
Auto Rental Collision 1-800-348-8472 (U.S.) or 1-804-673-11646 (Outside U.S.) www.eclaimsline.com	✓	✓	✓
Extended Warranty Protection 1-800-551-8472 (U.S.) or 1-303-967-1096 (Outside U.S.) www.cardbenefitservices.com		✓	✓
Travel Accident Insurance Plan Administrator cbsi Card Benefit Services 550 Mamaroneck Avenue, Suite 309 Harrison, NY 10528		✓	✓
Travel & Emergency Assistance 1-800-992-6029 (U.S.) or 1-804-673-1675 (Outside U.S.)		✓	✓
Complimentary 24/7 Concierge 1-800-953-7392			✓
Emergency Card Replacement 1-800-847-2911			✓

*APR is variable and tied to the current Wall Street Journal prime rate. Rates subject to change. Please see the Credit Card Disclosure at necu.org/disclosures for details of rate, fee, and other cost information related to our credit cards.

†You will receive one point for each dollar of qualifying purchases, net of returns (net purchases) that you charge to this card. Qualifying purchases do not include cash advances. No points are awarded for finance charges, fees, foreign currency conversion charges or insurance charges to your account. Points will not be earned on purchases deemed fraudulent. Unused points will expire if not used within 60 months. For more information on uChoose Rewards® Program please visit necu.org/rewards.

For more information on our credit cards, please visit necu.org/creditcards or call 888.436.1847 and speak to a Member Services Representative.

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