



We have credit cards that reward you, putting money back in your pocket – and dedicated employees who help you gain control over your finances.

also earn 3 bonus rewards points for purchases you make in rotating quarterly categories. You can use your points for travel or merchandise.

At Nusenda Credit Union, we believe you should have the buying power and freedom of a credit card that best fits your needs and lifestyle without being nickel and dimed with unnecessary fees and without any unpleasant surprises. That's why we offer contactless Visa® Credit Cards with competitive rates and no balance transfer fees.

### Contactless Credit Cards To Fit Your Life

You should have the buying power and freedom of a credit card without any unpleasant surprises. That's why we offer Visa® Credit Cards with competitive rates and no balance transfer fees. Find the credit card that best fits your needs and lifestyle right here.

### Cash Rewards

If you're an experienced credit card user, the Cash Rewards Visa® may be your perfect fit. You'll earn 1% cash back on all of your purchases, no limit, and 5% cash back on purchases in rotating quarterly categories.

### Rewards

Have you established your credit and now you want a credit card that rewards you? With Rewards Visa®, you'll earn 1 bonus point for each dollar spent on all purchases, no limit. You'll

### Platinum

Are you building your credit? Visa® Platinum is perfect for you if you are just beginning to build your credit or are working to rebuild your credit.

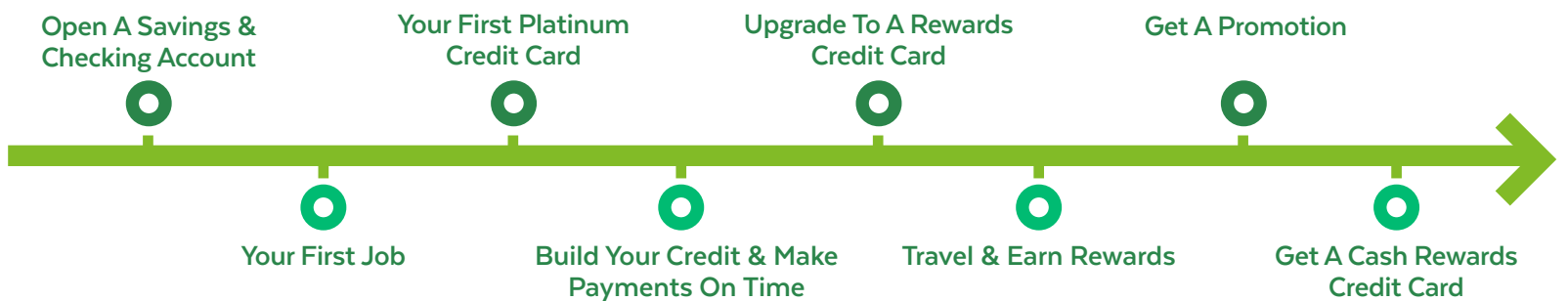
**Apply for your credit card anytime day or night at [nusenda.org](http://nusenda.org), visit one of our convenient branch locations, or contact us at 505-889-7755 (800-347-2838 outside the Albuquerque area).**

### Choosing And Using Your Credit Card Wisely

There are simple steps you can take to gain control over your finances. One is to transfer the balances on your high interest rate existing credit cards to a new low-rate Visa® Credit Card at your credit union. There's no fee for transferring your balances.

Then to bring your balance down faster, we recommend that you pay more than your minimum monthly payment. Also, cancel those old credit cards to avoid the temptation of further spending.

For additional assistance with managing your finances, please speak to a Financial Consultant and ask about BALANCE<sup>SM</sup>, a complimentary financial education and counseling service.



<h3>Cash Rewards</h3>	<p><b>"I Prefer Cash Rewards"</b></p>	<ul style="list-style-type: none"> <li>• 2% cash back on all purchases for the first 90 days</li> <li>• 1% cash back on all purchases, no limit</li> <li>• 5% cash back on purchases in rotating categories</li> <li>• Concierge service &amp; price protection</li> <li>• 5% APR on all balance transfers made within 6 months of card opening</li> </ul>
<h3>Rewards</h3>	<p><b>"I Want Rewards"</b></p>	<ul style="list-style-type: none"> <li>• Rewards for travel and merchandise, on all purchases, no limit</li> <li>• 1 bonus point for each dollar spent</li> <li>• 3 bonus points for each dollar spent in rotating categories</li> <li>• 10,000 bonus points when you spend \$500 dollars in the first 90 days</li> <li>• 5% APR on all balance transfers made within 6 months of card opening</li> </ul>
<h3>Platinum</h3>	<p><b>"I'm Building Credit"</b></p>	<ul style="list-style-type: none"> <li>• Convenient and secure</li> <li>• Accepted at millions of locations worldwide</li> <li>• Visa's Zero Liability Policy if your card is lost or stolen</li> <li>• 5% APR on all purchases, balance transfers, and cash advances within 18 months of card opening</li> </ul>

\*Annual Percentage Rate

**All Nusenda Contactless Visa Credit Cards Feature:**

- No annual or balance transfer fees
- Credit Protector
- 21-day grace period to avoid paying interest charges
- Travel & Emergency Assistance; Supplemental Auto Rental Insurance; \$500,000 in Travel Accident Insurance; Warranty Manager Services
- 24-hour toll-free access to your account

**Check Your Credit Report — Free**

Every year you can get a free copy of your credit report from each of the three major credit bureaus: Equifax, Experian, and TransUnion.

Here are two easy ways to obtain these reports with no cost:

- Go to [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Call toll-free 877-322-8228.

Apply for your credit card anytime day or night at [nusenda.org](http://nusenda.org).

**This Notice Is Required By Law**

Read more at [ftc.gov](http://ftc.gov). You have the right to a free credit report from [AnnualCreditReport.com](http://AnnualCreditReport.com) or 877-322-8228, the **ONLY** authorized sources under federal law.

**Important Credit Card Disclosures**

The following disclosure represents important details concerning your credit card account. The information about card cost is accurate as of 08/08/2022. You can contact us in the Albuquerque area at 505-889-7755; in other areas, call toll-free at 800-347-2838 or write us at P.O. Box 8530, Albuquerque, NM 87198 to inquire if any changes occurred since the effective date.

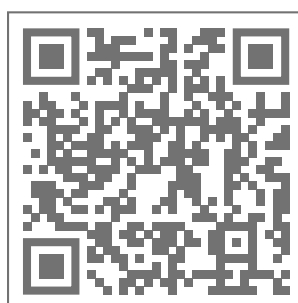
**Important Rates And Interest Charges:**

<b>Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfer for Visa® Platinum</b>	<p><b>5.00%</b> Introductory APR offer for a Platinum Card on all purchases, cash advance(s) or balance transfer(s) made within 18 months of card opening.</p> <p>After that, the APR on your Platinum Card will be <b>11.25% to 15.25%</b>, depending on your credit history.</p> <p>This APR will vary with the market-based Prime Rate.</p>
<b>Annual Percentage Rate (APR) for Purchases for Visa® Platinum Rewards, and Platinum Cash Rewards Cards</b>	<p><b>5.00%</b> Introductory APR offer for a Platinum Rewards and Platinum Cash Rewards Card on balances transferred for six months from card opening. Introductory Rate starts on the date of first transfer and will be effective for six months. This offer may not be used to pay other credit cards issued by Nusenda Credit Union.</p> <p>After the introductory APR of <b>5.00%</b> on your Platinum Rewards or Platinum Cash Rewards on all balance transfers, your rate will be <b>11.25% to 15.25%</b>, based on your creditworthiness.</p> <p>For Purchases, and Cash Advances, the APR on your Platinum Card Rewards or Platinum Cash Rewards will be <b>11.25% to 15.25%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market-based Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b>; this APR may be applied to your account if you make a payment that is late by 60 days or more.</p> <p><b>How Long Will the Penalty APR Apply?</b> If we increase your APR due to late payment, we may keep it at this higher level on existing and new balances until you make six consecutive on-time payments, starting with the first payment after the date on which it is imposed. If the six consecutive on-time minimum payments are not made, we have the option of keeping the Penalty APR on your account indefinitely.</p>
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and credit card checks on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

**Fees:**

<b>Fees to Open or Maintain your Account</b>	<ul style="list-style-type: none"> <li>• Annual Fee: None</li> <li>• Application Fee: None</li> </ul>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: <b>1%</b> of the amount of each cash advance (minimum: <b>\$2.00</b>; maximum: <b>\$20.00</b>)</li> <li>• Foreign Transaction: <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>0.8%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: <b>\$27.00</b> for the first offense; up to <b>\$35.00</b> each if 2 or more offenses occur within 6 months.</li> <li>• Over-the-Credit Limit: None. We do not allow transactions that will exceed your credit limit.</li> <li>• Returned Payment: Up to <b>\$26.00</b> if your payment is returned for any reason.</li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”



Please scan this QR code to find the nearest branch location or visit [nusenda.org/locations](http://nusenda.org/locations).