



Get a great rate

Annual Percentage Rate: 7.75%

Annual Charge	None
Minimum Finance Charge.....	\$0.50
Transaction Charge for Purchases.....	None
Late Charge.....	up to \$35

Grace Period— You have no less than 26 days to repay your balance before a finance charge is imposed.

Method of Computing Balance— The balance of your credit purchases subject to a finance charge is the average daily outstanding unpaid balance plus new purchases.

Cash Advances & Balance Transfer Charges— You will incur a charge of 3% with a minimum of \$10 and a maximum of \$75 for these services.

Variable Rate— We may increase or decrease your APR beginning with the first billing cycle of the next calendar quarter and the first billing cycle of each calendar quarter thereafter. The APR shall equal the highest prime rate published in the Wall Street Journal “Money Rate” tables plus a margin of 4.5 percentage point.

International Transactions— You will incur a charge of 2% for the Visa International Service Assessment Fee or Mastercard Cross Border Fee.

APR = Annual Percentage Rate. APR effective February 22, 2010. The costs of the card described in this brochure are accurate as of 10/10. This information may have changed after that date. To find out what may have changed, call 715-833-8111 or 1-800-341-9911.



- **Member Service**
715-833-8111 or 1-800-341-9911
Monday-Friday 8:30 AM until 7 PM
Saturday 8:30 AM until 4 PM
Sunday 11 AM until 3 PM
- **Website and Online Account Access**
www.rcu.org
- **Telephone Account Access**
715-833-8168
1-800-762-6280
- **Mailing Address**
PO Box 970
Eau Claire, WI 54702-0970
- **Email Address**
member_services@rcu.org
- **Fax Number**
715-552-3000



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U. S. Government Agency

credit

yourself with rewards

VISA BENEFITS
REWARDS
ONLINE SERVICES



www.rcu.org



Use your RCU Platinum Rewards Visa with confidence knowing your account is safe and secure. You will enjoy unparalleled convenience and freedom...

...wherever life takes you

Card Benefits

Take advantage of the security, reliability, and convenience that comes with the RCU Platinum Rewards Visa. You'll enjoy features like acceptance at millions of locations, global recognition, and protection from fraudulent purchases.

Other benefits include:

- Points2U Rewards Program
- No annual charge
- Low competitive rate
- Minimum of 26 day interest-free grace period on purchases
- Easy application process, approved locally
- No transaction charges for purchases
- Make payments on eBranch or at any RCU office
- Several automatic payment options
- Optional payment protection

Points2U Rewards

Earn Reward Points Each Time You Use Your Card

As an RCU Platinum Rewards Visa cardholder, you automatically earn Points2U Rewards. Plus, your monthly electronic statement keeps you updated with your total. It's easy to earn reward points, which can be redeemed for home goods, electronics, travel, downloads, and more!

- **FREE enrollment in the Points2U Rewards Program**
- **Earn one point for every dollar you charge** (excludes returns, cash advances, and balance transfers)
- **Accumulated points stay on your account for five years**

You can take home a reward for as few as 750 points. Or, you can save your points toward a higher level. The more points you earn, the greater your reward.

Check your points and view a complete list of rewards at www.points2u.com/RCU.



Online Services

Make Your Payment on eBranch

You can pay your RCU Platinum Rewards Visa online. It's easy, secure, and free!

Plus, you can:

- **Obtain account balance information**
- **Transfer money from your RCU accounts to your RCU Platinum Rewards Visa**
- **Schedule one-time or recurring payments**
- **View account and payment history**



Peace of Mind

RCU protects cardholders with sophisticated fraud-fighting tools that proactively predict, monitor, and prevent fraud from occurring.

Other enhancements include:

- Emergency card or cash disbursement
- Lost or stolen card reporting
- Auto rental collision damage waiver
- Warranty manager
- Purchase security
- Travel & emergency assistance
- Roadside dispatch service
- Personal identity theft coverage
- Online purchase protection with **Verified by Visa**

Apply Today

Visit www.rcu.org, call 715-833-8111 or 1-800-341-9911, or stop into any RCU office.