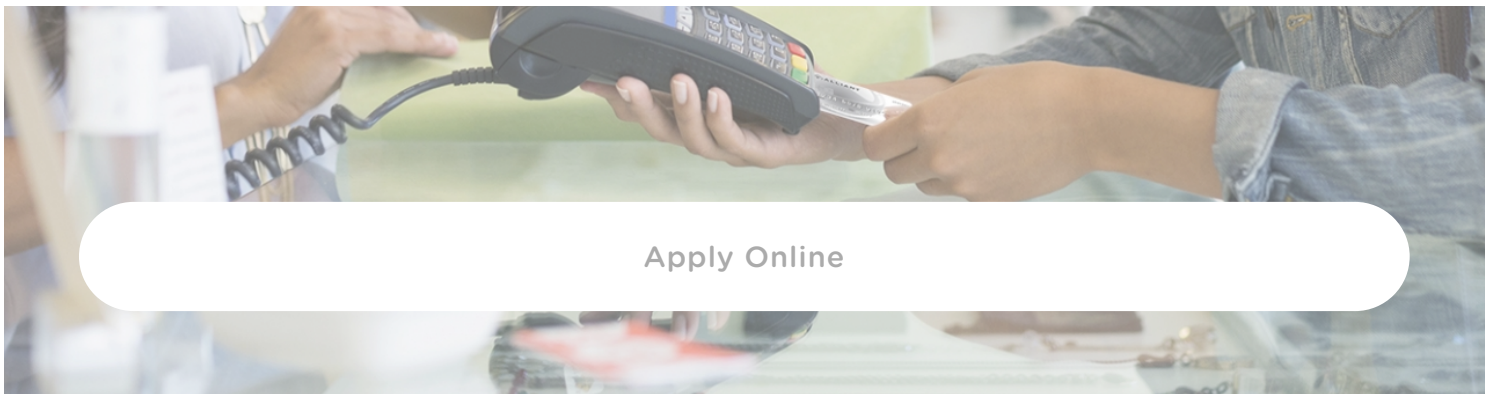




Swipe with confidence



Apply Online

[FEATURES](#) [RATES](#) [FEES](#) [FAQS](#) [REVIEWS](#) [Apply Online](#)

The Run Down

- As low as **0% introductory rate for 12 months**⁵¹ (After the introductory period, a low standard variable rate applies, ranging from 10.24%-22.24%)
- Great for balance transfers
- **\$0 fraud liability** guarantee³⁷
- **No annual fee**

- Generous credit lines
- Low standard APRs
- **EMV chip** for enhanced security
- Works with **Android Pay™, Apple Pay™ and Samsung Pay™** ³⁸
- **No balance transfer fee** (unless associated with a promotional offer)⁵¹

Rates

0%
APR
Introductory Rate

Earn 1.25% APY on your savings!

Grow your savings faster with Alliant's higher savings rate.

[Learn more now →](#)



"Best No-Fee Credit Union 2016" - MyBankTracker



"Best Credit Unions 2017" - NerdWallet



"9 Best 0% APR Credit Card Offer" - Magnify Money

\$0 liability on fraudulent charges

With the \$0 fraud liability feature³⁷, you never pay for unauthorized charges on your credit card.

See our [security center](#) to learn more why you are safe with Alliant.

Greater security

All Alliant Visa® credit cards come equipped with EMV chip technology. Enjoy global acceptance and enhanced security when you use your credit card domestically and internationally at merchants with terminals that are chip enabled.

In addition to the EMV chip, Alliant credit cards will retain their magnetic stripe, giving you ultimate payment flexibility around the globe. [Learn more.](#)

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver (ARCDW) eliminates the need to pay for the collision damage waiver or similar provision provided by commercial auto rental companies on most passenger vehicles—saving you money on insurance costs. [Learn more.](#)

Roadside Dispatch

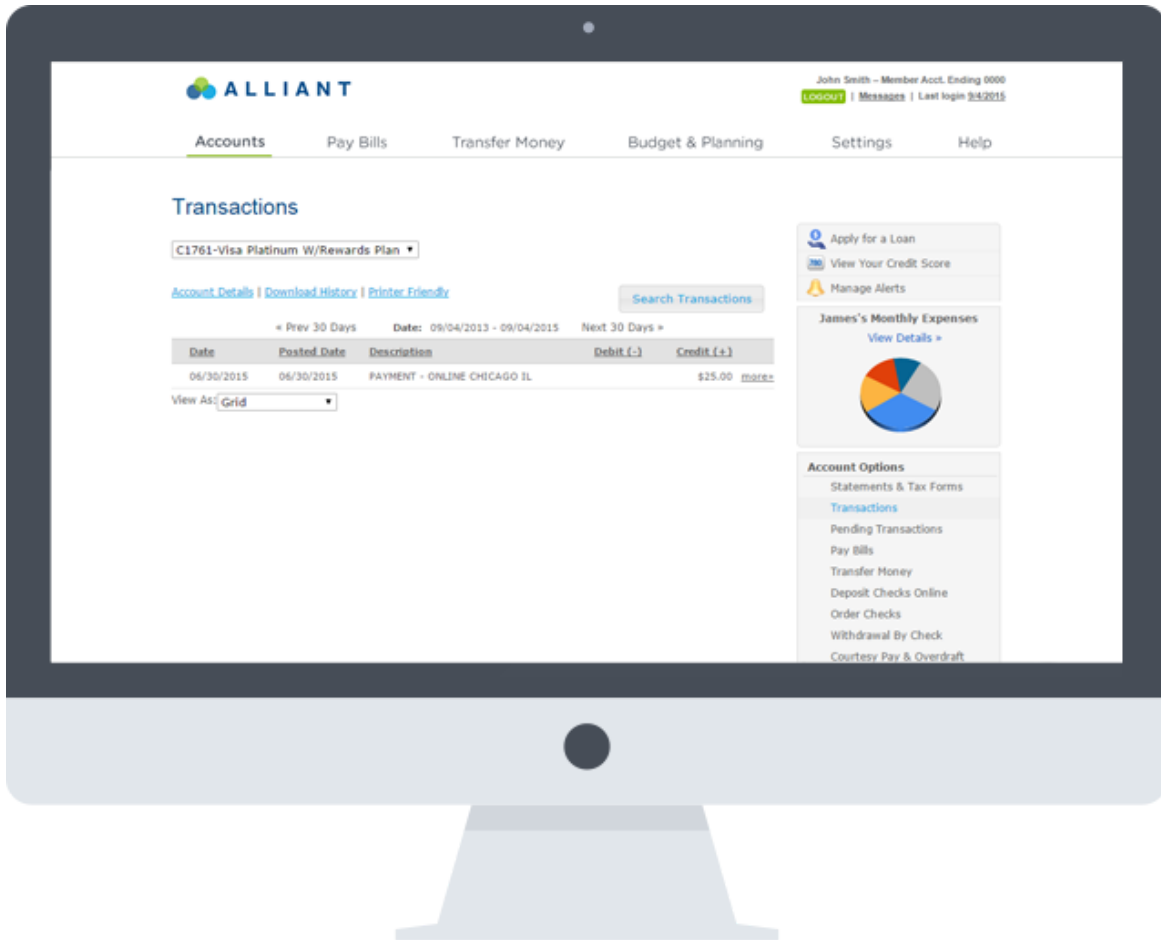
Roadside Dispatch provides you with 24-hour access to roadside assistance via a toll-free number. This pay-per-use roadside assistance program is provided expressly for Visa cardholders. [Learn more.](#)

Android Pay, Apple Pay and Samsung Pay

Join your chosen mobile payment platform to make quick and secure payments with your Alliant Credit Union Visa® credit card. Plus, all payments made with Android Pay, Apple Pay and Samsung Pay still come with the same benefits of your Alliant Visa credit® card. [Learn more.](#)³⁸

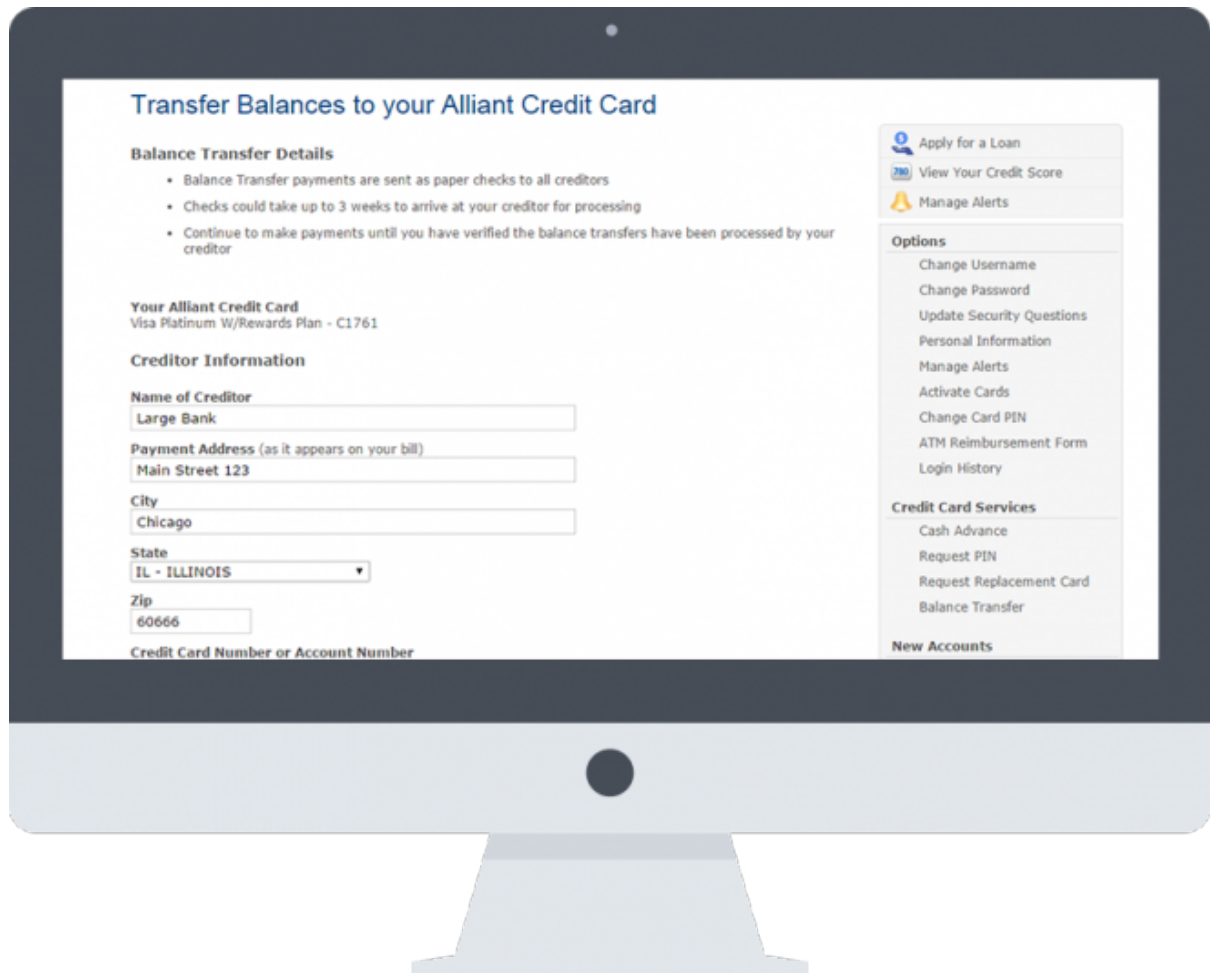
24/7 customer service

Have questions regarding your Alliant credit card account? We're here for you 24/7. Simply call the number on the back of your credit card to talk with a friendly Alliant member service representative. They can help with virtually every aspect of your card membership (including technical assistance).



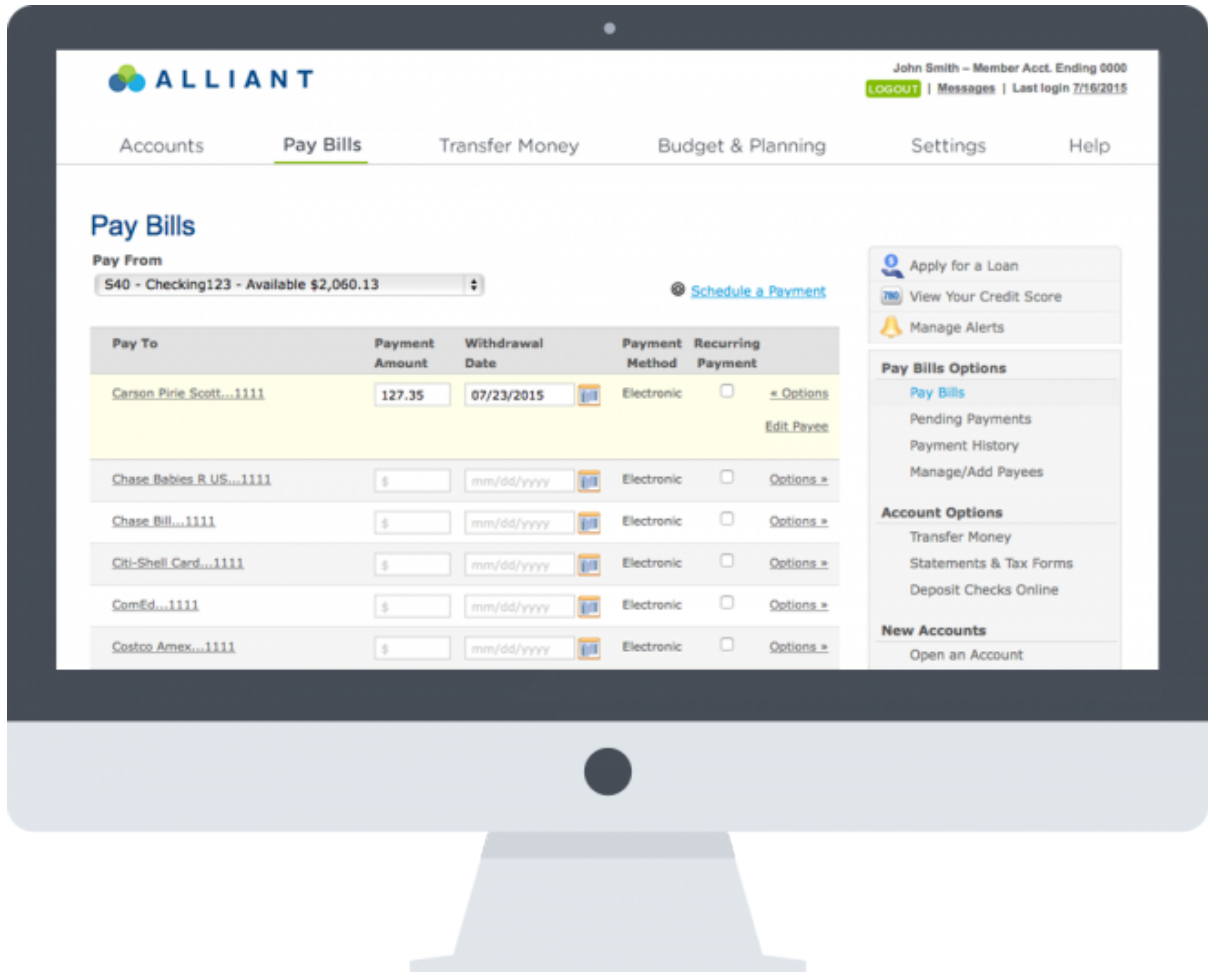
Online banking

Managing your credit card online with Alliant Online Banking couldn't be easier. Check balances, manage payments, conduct balance transfers and more.



Free balance transfers

You can easily transfer balances from your other credit cards to take advantage of the Visa Platinum Card benefits - especially the lower interest rate. You can transfer balances at any time, and we'll never charge you a balance transfer fee (unless associated with a promotional offer). Get a transfer started by filling out our easy online form or by contacting a member service representative.



Automatic payments

Are you tired of worrying about when your credit card payment is due? Now you can easily setup automatic credit card payments from an Alliant account or an account at a different financial institution, so you'll never be late again.

You can choose to either pay off the balance in full or to pay off a specified amount each month. To take advantage of this free service, simply select the payment method when you apply for your Alliant Visa® Platinum credit card or change your payment method at any time.

Visa® Platinum Card Rates

0% APR

Introductory Rate

Low introductory and standard rates Introductory rates as low as 0% APR applies for 12 months on purchases and balance transfers after account opening. Then, a low standard variable rate applies ranging from 10.24%-22.24% APR.

Let Me Know When Alliant Rates Gets Even Better

email@address.com

SUBMIT

Visa Platinum Card Fees⁴¹

Priority mail services

PRICES START AT \$18

Visa Platinum Card FAQs

Do you have introductory rates? How does that work?

We offer some of the lowest rates available. Your rate is based in part on your credit score and can be as low as 0% for 12 billing cycles. After this promotional period ends your standard APR will apply to all new purchases and balance transfers and all unpaid balances.⁵¹

Do you offer a debt protection plan?

Yes, we offer a debt protection benefit plan in the event of death, disability or involuntary unemployment. [Learn more](#) or speak to your Loan Consultant for additional details.

I lost my credit card or it was stolen, how do I get a new one?

If your credit card was lost or stolen, please call us at 800-328-1935 (24/7). For international callers, contact us at 773-462-2000 (24/7). You can also report a lost or stolen card and order a new one online by logging in to your secure [Alliant Online Banking Account](#).

Where can I call to make a credit card payment?

You can make a credit card payment any time by making a transfer through your [Alliant Online Banking Account](#), signing up for Bill Pay, or by calling us at 800-328-1935 (24/7).

How long does it take to get a credit card in the mail?

Once the application is accepted, it typically takes 7-10 days to receive your new credit card in the mail.

What are the benefits of having an Alliant credit card?

As an Alliant member, having a Platinum or Platinum Rewards Visa® from Alliant makes smart financial sense. Our Visa credit card options give you the purchasing power you deserve, while saving you money over higher interest rate cards with every statement. We offer a great interest rate, too.

There are charges on my credit card I don't recognize. What do I do?

Please call the number on the back of your credit card at your earliest convenience. Alternatively, you can dispute the charges online through [Alliant Online Banking](#). Select Options located next to your Alliant Visa Credit Card Account Summary.

How long does it take to get a debit card or a credit card?

After an application has been accepted, it typically takes 7-10 days to receive a debit or credit card in the mail. If you need it faster, we offer a fee-based expedited service. Please call us at (800) 328-1935 (24/7) to order.

What fees do you charge on your credit cards?

Unlike other credit cards, the only fee we charge is for a late payment, which is \$25.

Can I transfer balances from my other credit cards?

Absolutely. We make it easy to transfer balances from your other credit cards so you can save money with Alliant's low interest rates. You can transfer a balance when you apply for a card or transfer a balance after you've been approved to any Alliant credit card.

How can I increase my card limit?

Please contact an Alliant representative at 800-328-1935 to discuss increasing your credit card limit.

Can I get Visa Purchase Alerts?

Yes, you can get alerts for transactions in real-time and immediately identify potentially fraudulent activity. You can adjust your alerts to what makes sense for you and receive them via SMS text or email. Choose triggers for your alerts like reaching a purchase amount threshold, international purchases, purchases made on the internet or over the phone. Learn more and sign up at www.visa.com/purchasealerts

Have a Question?

Want to know more about this product? Search our friendly help guide!

Visa® Platinum Card Reviews

Overall Rating for Visa® Platinum Card



[Write a Review](#)



0% found this helpful

so far so good

By kayleen

Dont have an issue except cant have multiple pay accounts.

Posted August 25, 2016
Did you find this review helpful?
You've already voted for this rating.



★★★★★
100% found this helpful
A plus
By William L White

Awezome card

Posted April 22, 2016
Did you find this review helpful?
You've already voted for this rating.



★★★★★
0% found this helpful
Unparalleled customer service
By Brian

Michelle M. is amazing. I did not have to put forth any effort to obtain a visa platinum card. She recognized I had an auto loan and we attempted to refinance that. I have several banks and financial institutions I work with and the customer service here is truly like no other. I'll be back for sure with other needs in the near future.

Posted July 27, 2015
Did you find this review helpful?
You've already voted for this rating.



★☆☆☆☆
0% found this helpful
Bait and Switch - This bank is horrible
By anonymous

Applied for a CC to do a balance transfer for to get 0% apr for 1 year. Only for you to approve me for 2.99%. I would never have applied for this card if I had known you would do a bait & switch on me. When I called to ask why I got 2.99% they said that I needed to have a 720 or higher credit score. I have a 743 Fico credit score. Nice to know that Alliant makes up their own scoring system to screw you out of getting a lower interest rate. Citibank, Chase & BOFA have never pulled this on me. UNHAPPY!

Posted July 27, 2015

Did you find this review helpful?

You've already voted for this rating.



0% found this helpful

Quick resolution

By Kelly

I agree, a confirmation number is needed when making a payment--would have prevented my double payment error. However, customer service was prompt in resolving and I was able to transfer on line,even to another institution thus preventing budget dilemma. Thanks!

Posted July 27, 2015

Did you find this review helpful?

You've already voted for this rating.



0% found this helpful

need payment history

By Karen

I very happy with my credit card, rates are very competitive, that only thing missing is access to payment history in one place, I hope you will soon added this feature.

Posted July 27, 2015

Did you find this review helpful?

You've already voted for this rating.



★★☆☆☆

0% found this helpful

You Need to Give Confirmation Numbers upon CC Payment

By Shari

Was upset to find you don't give Date when bill will be paid by. Also, upset to find your website doesn't give confirmation numbers when one pays their credit card like my bill pay online does with Bank of America. Can you fix these issues?

Posted July 27, 2015

Did you find this review helpful?

You've already voted for this rating.



★☆☆☆☆

100% found this helpful

not a good deal

By anonymous

Credit card interest rate is to high. I have paid this card off and still the interest rate is high. I have contacted member services and they also admit that they are higher. I have a good fico score. Visa card with them not a good idea for members.

Posted July 27, 2015

Did you find this review helpful?

You've already voted for this rating.



★★★★★

100% found this helpful

AAA credit union

By Wendell Howard

I applied for the visacard platinum in Aug 2014 loan officer called me I was approved he asked me what cr edit line I need I said 3500 loan officer was very good I have no problems they have good interst rates pay your bills on time you will be ok customer service great

Posted July 27, 2015
Did you find this review helpful?
You've already voted for this rating.



0% found this helpful

Not impressed with Alliant Customer service!

By Brogan

I'm not impressed with the customer service. I signed up Sept 2014 for a Visa card. I'm still waiting for the balance transfer I requested and also the credit card to be sent. I'm considering canceling the card altogether!! At first I thought it was an oversight but I have emailed consistently over the last months to remind the Alliant representative and still I'm waiting for any kind of resolution. This is not a product I would recommend to anyone considering it.

Posted July 27, 2015
Did you find this review helpful?
You've already voted for this rating.

1

2



Write a Review

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📞 800-328-1935

📍 Visit a Branch

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Bank

[Visa® Signature Card](#)

[Free Checking](#)

[High-Rate Savings](#)

[High-Rate Checking](#)

[Free Teen Checking](#)

[Supplemental Savings](#)

[Visa® Platinum Card](#)

[Visa® Platinum Rewards Card](#)

[Custodial Accounts](#)

[Certificates](#)

[Health Savings \(HSA\)](#)

[Kids Savings Accounts](#)

Borrow

[Alliant Vehicle Loans](#)

[Alliant Car Buying Service](#)

[Car Loans](#)

[Traditional Student Loan](#)

[RV Loans](#)

[Personal Loans](#)

[Consolidation Student Loan](#)

[Home Equity](#)

[Mortgages](#)

Invest

[Coverdell Education Savings Account \(ESA\)](#)

[Traditional IRA](#)

[Trust Accounts](#)

[Retirement and Investment Services](#)

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38. Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc; Android Pay is a trademark of Google Inc; Samsung Pay is a trademark of Samsung Electronics Co., LTD.

42. If you have established your Alliant membership online, the terms of the [Electronic Signature and Consent to Conduct Business Electronically](#) (PDF) disclosure shall apply.

41. [Fee schedule](#). Fees subject to change.

43. An Alliant checking account is required for use with Alliant Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees such as a stop payment fee will apply. Please refer to the Alliant [Fee Schedule](#) for a complete list of these type of fees.

51. Loan approval and APR based on creditworthiness, payment method and ability to repay. Rates, terms, and conditions are subject to change. APR=Annual Percentage Rate.

[Visa® Credit Card Agreement \(PDF\)](#)

[Visa® Credit Card Disclosure \(PDF\)](#)