



Buy what you want & get rewarded for it

Apply Online



#### The Run Down

- As low as **0% introductory rate**<sup>51</sup> for 12 months on purchases and balance transfers (*After the introductory period, a low standard variable rate applies ranging from 14.24%-24.24%*)
- Plus, earn **5,000 bonus points** with qualifying spend<sup>64</sup>
- Earn **two reward points** for every dollar spent<sup>86</sup>
- **No balance transfer fee** (unless associated with a promotional offer)<sup>51</sup>
- **\$0 fraud liability guarantee**<sup>37</sup> from Visa
- Generous credit line
- **EMV chip** for enhanced security
- Works with **Android Pay™, Apple Pay™ and Samsung Pay™**<sup>38</sup>
- **No annual fees**<sup>51</sup>

#### 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

---

## So many ways to reward yourself

The Alliant Visa® Platinum Rewards Credit Card gives you double reward points for every dollar you spend, with no limit to the points you can earn.<sup>86</sup> Plus, you can earn additional points through exclusive online and in-store offers from top retailers.

Points can be redeemed for cash back, travel, gift cards, merchandise and much more. Redeem your points for a variety of reward options to help you live your life to the fullest including:

**Travel:** Plane tickets, cruises, car rentals and hotel stays.

**Merchandise:** Electronics, appliances and sports equipment.

**Cash back:** Cash back and gift cards.

**Charity:** Feeling generous? You can also donate your rewards to a worthy cause.

You can preview or redeem rewards by visiting the [Alliant Rewards Catalog](#) or find more details in our [Rewards Program Brochure](#).





### Alliant rewards

With the Alliant Visa® Platinum Rewards Credit Card, you'll be included in the Alliant Rewards Program where you can earn reward points for every dollar you spend. Plus, you can earn additional points through exclusive online and in-store offers from top retailers. There is no limit to the number of points you can earn. Points can be redeemed for cash back, travel, gift cards, merchandise and much more.

Visit [Select Your Rewards](#) to see offers that can earn you additional points from top online and in-store retailers.

### \$0 liability on fraudulent charges

With the Alliant Credit Union Visa creditcard \$0 liability feature, you never pay for unauthorized charges on your credit card.

See our [Security Center](#) to learn more why you're [Apply Online](#)it.

### 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 the magnetic stripe giving you the ultimate payment flexibility around the globe. [Learn more about EMV chip security.](#)

### 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 mobile payments made with Android Pay, Apple Pay and Samsung Pay have the same benefits of your Alliant Visa credit® card. [Learn more.](#)<sup>38</sup>

## Visa® Platinum Rewards Card Rates

0%  
APR  
Introductory Rate

*Low introductory and standard rates* Introductory rates as low as 0% apply for 12 months on purchases and balance transfers after account opening. After the introductory period, a low standard variable rate applies ranging from 14.24%-24.24%.

Let Me Know When Alliant Rates Gets Even Better

email@address.com

SUBMIT

## Visa Platinum Rewards Credit Card Fees<sup>41</sup>

Priority mail services

PRICES START AT \$18

## Visa Platinum Rewards Credit 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.<sup>51</sup>

### **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.

### **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.

### **Can I use my Alliant credit card(s) with Apple Pay™?**

Yes. You can absolutely make payments using your Apple iPhone 6 and your Alliant Visa® credit card. With a simple touch of the screen, your payment can instantly be made. All payments made with Apple Pay still come with the same benefits of your Alliant Visa credit card. [Enroll today.](#)

### **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 do I report a lost or stolen debit card or credit card?**

If your card is lost or stolen, please call us at 800-328-1935 (24/7). For international callers, please contact us at 773-462-2000 (24/7).

### **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.

### **How do I make the most of my rewards?**

You can choose from either a Platinum or Platinum Rewards credit card that's best suited to your purchasing needs. You'll enjoy the same features and benefits with either card, but with Platinum Rewards you'll earn bonus points for every dollar you spend on the card. Rewards bonus points can be redeemed for valuable merchandise, travel, and more.

### **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](http://www.visa.com/purchasealerts)

Have a Question?

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

Enter Your Question

FIND ANSWER

## Visa® Platinum Rewards Card Reviews

Overall Rating for Visa® Platinum Rewards Card



Write a Review



100% found this helpful  
By m.kidirov1987

Posted August 22, 2017

Did you find this review helpful?  
You've already voted for this rating.



100% found this helpful  
**Best card for tackling debt!**  
By Colten

I applied for this card because I'm taking control of my debt. I didn't qualify for a zero percent interest for my balance transfers, but I received 5.99. Certainly better than paying 18% interest on my other cards, With zero transfer fee! Wonderful starting limit too! Thank you Alliant for helping me take control!

Posted June 26, 2017

Did you find this review helpful?  
You've already voted for this rating.



★★★★★

0% found this helpful

### Upgraded card is one of the best all-round cards

By Akash

This is a great all-round card now. 2% rewards per dollar spent, 1% foreign transaction fees (as charged by Visa), no annual fees make it a solid option.

Posted April 29, 2017

Did you find this review helpful?

You've already voted for this rating.

---



★☆☆☆☆

100% found this helpful

### Had no idea reward points were offered

By nancy caldario

I had no idea about this program at all. No info provided regarding how points are earned or redeemed. Do they expire after a certain period of time? I like Alliant but find that they do not do a good job promoting or providing information regarding the Reward Points program.

Posted April 29, 2017

Did you find this review helpful?

You've already voted for this rating.

---



★★☆☆☆

100% found this helpful

### SubPar Rewards

By Eugene R

While I like Alliant CU products, their credit card is not one of the products I enjoy. When compared to its competitors (Pentagon FCU, etc..) the Visa rewards are very limited (no option for higher rewards earnings, cash back options, etc). That combined with average APR, the Visa product leaves a lot to be desired.

Posted November 23, 2016

Did you find this review helpful?

You've already voted for this rating.

---



★☆☆☆☆

100% found this helpful

**Waste of time**

By T. Gemelli

I just got my card but received no information on the program, after calling customer service they have no idea of the bonuses I was promised when I signed up. Additionally I had long customer service wait times on the phone and I found out I need to wait three additional months before I can get the bonus points that I earned. Not worth my time. Cancel

Posted May 25, 2016

Did you find this review helpful?

You've already voted for this rating.



★★★★☆

100% found this helpful

**special bonus offer**

By gary

I would have given this 5 stars if it had not been for some bad info i received. I signed up for the 50,000 point bonus, met the requirement by the first statement. I was not supposed to get the 0% for 12 months. However, when the statement came up i only received 10,000 points and was showing 0% rate. I sent a message to cs and was told that the 50,000 does not post until after 4 billing statements and that it states that in the offer (it did not, it stated have 90 days to meet requirements) I then sent an email asking about the 0% saying that my statement says 0% when is that valid till. I got a response saying that they need to investigate as the offer i had has no 0% tie in. After 2 dys got a response that it was an error that i should have gotten 50,000 points right away and that there is no 0% rate. Which is what I thought it was in the first place. Other than some bad information. the 50000 points was quickly able to be redeemed for cash. Great sign up bonus (when properly put on). standard 1% card that can be cash back. They need to get their CS folks to be better at responses. luckily the 2nd person i dealt with fixed it or I'd be waiting 4 months for nothing and possibly charged interest if i didnt pay off in full believing i had 0% as it was on my statement.

Posted March 22, 2016

Did you find this review helpful?

You've already voted for this rating.



★☆☆☆☆

100% found this helpful

**Poor**

By John Lawlor

I rate this card to be very poor in rewards and service. When I switched to email billing, I never received the email bill but was charged late fee and interest on a bill I never received. After a contentious and prolonged debate with your agent, the fees were dropped. Currently I am out of state and my card was denied on a purchase. When I called you I was told it was denied for security reasons and I needed to call in every 3 weeks for access until I return home. When I do arrive home I am cancelling this card.



Posted March 18, 2016  
Did you find this review helpful?  
You've already voted for this rating.



100% found this helpful

### Promised Bonus Rewards Not Provided

By Jacob Pankowski

When i signed up for my card, I was promised 50,000 reward points if i spent \$2500 within 90 days. I easily met that commitment, but I have not yet received my reward points. I've made calls into the help center, but so far the points are still not showing up. Not very happy. Editor Note: We appreciate your feedback, Jacob and are working to ensure you get your 50,000 points, as promised. We're experiencing a slight tech hiccup at the moment but it should be resolved shortly. So sorry for the inconvenience!

Posted March 15, 2016  
Did you find this review helpful?  
You've already voted for this rating.



100% found this helpful

### Credit limit

By c

Ive had this card 5 years and no credit limit increase nor did i qualify for upgrade never late, stingy company

Posted March 14, 2016  
Did you find this review helpful?  
You've already voted for this rating.



Write a Review

Ready to Get Started

📞 800-328-1935

[Visit a Branch](#)

Join Online

[Already a member?](#)

#### 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](#)

[Roth IRA](#)

[SEP IRA](#)

#### Protect

[Accidental Death Insurance](#)

[Whole Life Insurance](#)

[Term Life Insurance](#)

[Auto Insurance](#)

[Homeowners Insurance](#)