



Your Unlimited Cashback Card

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or
Call 800-328-1935

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The Run Down

- Exclusively designed **for those spending \$50,000+ a year on their card**
- **A true cashback card: 3% cash back** in year one & 2.5% cash back after⁸⁴
- **No limit to the cash back awards you can earn**⁸⁴
- **Rates as low as 11.24%APR**⁸³

- No foreign transaction fees⁸³
- Generous credit line.
- \$59 annual fee, waived the first year⁸³
- Works with Android Pay™, Apple Pay™ and Samsung Pay™³⁸
- See how our other benefits [compare with the competition.](#)
- \$0 fraud liability guarantee³⁷ from Visa

Earn 1.25% APY on your savings!

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

[Learn more now →](#)



"Best Rewards Credit Cards of 2017" - Kiplinger



"Best Credit Union Cash Back Card of 2017" - CardRates

See How Much You'll Earn With Your Alliant Visa Signature Credit Card

Use the slider below to see how quickly your 3% cash back adds up

HOW MUCH DO YOU SPEND PER MONTH?



Total spend in the first year: **\$42 K**

Total spend per month: **\$3.50 K**

TOTAL CASH BACK IN THE FIRST YEAR

\$ **1,260**

READY TO UPGRADE YOUR CARD? CALL 800-328-1935.

Alliant Visa Signature Credit Card Benefits

Smart travel perks

Say adios to foreign transaction fees and bonjour to great credit card benefits when you travel.

Benefits include: Emergency card replacement, emergency cash disbursement, travel accident insurance and concierge services. Alliant also offers travel alerts to protect you from fraud.



Automatic payments

Initiate credit card payments from either your Alliant account or your account at another financial institution. To help you budget, you can designate the amount that you want to pay per month automatically.

To take advantage of this free service, simply select this payment method when you apply for your Alliant Cashback Visa Signature Credit Card. You can change your payment method at any time.



Greater Security with the Alliant Visa Signature Card



Zero liability on fraudulent charges

As one of your credit card benefits, you won't pay for unauthorized charges on your Alliant Visa Signature card.



Protect your purchases better

Take advantage of Personal Identity Theft Protection for covered expenses and Double Warranty Coverage, effectively doubling manufacturer warranties.



Rental cars with built-in coverage

The card automatically includes both [Auto Rental Collision Damage Waiver](#) (ARCDW) and [Roadside Dispatch](#). ARCDW eliminates your need to pay for a collision damage waiver when you rent most cars. Meanwhile, Roadside Dispatch provides you with 24-hour access to pay-per-use roadside assistance.

Compare Cashback Credit Card Benefits

	Alliant Cashback Visa Signature	Chase Freedom Unlimited	AmEx Blue Cash Preferred	Discover It	Citi Double Cash
Earning	3% in first year , 2.5% after on ALL purchases	1.5% cash back on all purchases	3% back at gas stations and department stores up to \$6K/year. Then, 1% back on all else.	5% on rotating categories, 1% on all other purchases	1% back on purchases and 1% back on payments
Pur APR	11.24- 24.24% ⁸³	14.24-23.24%	13.24-23.24%	11.24-23.24%	13.24-23.24%
Annual Fee	\$59 (waived in first year)	\$0	\$95	\$0	\$0
Foreign Transaction Fee	0%	3%	2.70%	0%	3%

	Alliant Cashback Visa Signature	Chase Freedom Unlimited	AmEx Blue Cash Preferred	Discover It	Citi Double Cash
BT Fee	3%	5%	3%	3%	3%
Incentives	3% cashback on all purchases in first year	\$150 bonus when you spend \$500 in first 3mos	0% for 12 mos/\$250 cashback with \$1k spend in 3mos	0% for 12mos on purchases and balance transfers	0% for 18mos on purchases and balance transfers
Other Benefits	Travel Accident Insurance, Purchase Security, Personal Identity Theft, Concierge	Amazon shop with points	Roadside assistance, travel accident insurance, global assist hotline, car rental loss and damage insurance	NA	NA

CALL 800-328-1935 TO UPGRADE YOUR CARD TODAY!

Visa Signature Credit Card Fees

Signature Card Annual Fee	\$59, WAIVED FOR THE FIRST YEAR
Over Limit	FREE
Visa Credit Card Late Fee	UP TO \$25
Return Payment	FREE
Cash Advance	EITHER \$10 OR 2% OF THE AMOUNT OF EACH CASH ADVANCE, WHICHEVER IS GREATER.
Balance Transfer	3% OF THE AMOUNT OF EACH TRANSFER.

Visa Signature Credit Card FAQs

How often does my APR (Annual Percentage Rate) change?

The APR on new purchases and balance transfers can increase or decrease quarterly. The rate is determined by adding the highest U.S. Prime Rate published in *The Wall Street Journal* during the last two business days of the previous quarter, plus a margin of 5.99% to 17.99%.

What is an authorized user on my credit card?

An authorized user is someone who has been given access to use and make purchases on another cardholder's account. They are not legally responsible for the debt. Being an authorized user can help build your credit. Credit score can be impacted both positively and negatively by being an authorized user.

How do I add an authorized user to my credit card application?

You can add an authorized user by either calling Alliant, adding one in online banking, or in the Alliant Loan Application.

Are there any fees associated with my Visa Signature Credit Card?

If a payment is made late, a \$25 late payment fee is assessed. At times, we offer special offers with promotional balance transfer rates that may or may not have a fee. The Alliant Cashback Visa Signature Card has an annual fee of \$59 (waived for the first year) and a 3% balance transfer fee. Please find additional information within our [Terms and Conditions](#).

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 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 do I enroll in the Rewards or Cashback Program?

Not to worry! All Alliant credit card holders are automatically enrolled in the their applicable rewards program.

When will my Annual Fee be charged?

Your annual fee will be charged one year after opening your card and, then, every year following.

How can I receive my credit card cash back?

You can choose to receive cash back from your Alliant credit card via a credit card statement credit (appearing within one billing cycle) or as a deposit into your Alliant checking or savings.

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.

Have a Question?

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

Visa® Signature Card Reviews

Overall Rating for Visa® Signature Card



[Write a Review](#)



0% found this helpful

BEST CASH BACK CREDIT CARD IN THE WORLD I LOVE THAT CARD

By Rajinder aulakh

I highly recommend to get that card

Posted December 21, 2017

Did you find this review helpful?

You've already voted for this rating.



★★★★★

0% found this helpful

What's not to love?

By Denise Rickard

Get 3% cash back 1st year for free, 2.5% cash back thereafter. Most people pay with some form of plastic, be it debit or credit card, so why not get paid for it? I have a travel rewards AMEX and switch between the 2 cards, to maximize my spending rewards. However, under no circumstances do I recommend carrying a balance on any credit card. The interest at 14-26% is simply not worth it, you can do better with a bank loan.

Posted December 21, 2017

Did you find this review helpful?

You've already voted for this rating.



★★★★★

100% found this helpful

Hard to beat for people who charge alot

By zz

If you spend on average \$4,000 a month this card works out to $(\$48,000 * 0.025) = \$1,200 - \$59 = \$1,141$ cash back which is equivalent to $\$1,141 / \$48,000 = 2.38\%$ cash back which beats anything else out there. Of course the 1st year is even better when you get 3% back in full as there is no yearly charge. To justify the yearly \$59 charge you need to average \$1,000 a month (\$12,000 per year), which when calculated like above would result in a 2.01% cash back. Seeing as other cards exist at 2% cash back (though they do charge foreign transaction fees), if you charge less than \$1,000 per month, other cards may be better.

Posted August 13, 2017

Did you find this review helpful?

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📞 800-328-1935

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84. [Alliant Cashback Visa Signature Card Program Terms & Conditions \(PDF\)](#)

83. 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.

[Alliant Cashback Visa® Signature Card Agreement \(PDF\)](#)

[Alliant Cashback Visa® Signature Card Disclosure \(PDF\)](#)