

# Say YES! to paying less with a PostCity Financial Platinum Visa® with Extra Awards

Special introductory Platinum Visa® rates as low as **4.99% APR\*** for 9 months\*\*

Dreaming of new projects around the house, a much-needed getaway, or paying off higher interest credit cards? PostCity Financial Credit Union has great news for you!

Our **low introductory 4.99% APR rate** on a new Platinum Visa® Card can provide the funds you need to make things happen—for less.\*\*

Once approved, your new PostCity Platinum Visa Card can help you accomplish all the things on your to-do list, with only minimum payments due each month.

Your new PostCity Platinum Visa features:

- **Low 9-month intro rate** on all purchases, balance transfers, and cash advances made during the intro period
- **NO annual fee**
- **NO cash advance fee** and 24-hour cash access at ATMs worldwide
- **NO over the limit fees**
- **NO balance transfer fees**—transfer higher-rate card balances and save!
- **LOW foreign currency exchange fee**—great for travelers!
- **Awesome Extra Awards Program** – earn rewards on every dollar you spend
- **ID Navigator** powered by Norton LifeLock to protect your identity

**Say YES! and apply before April 30, 2022 to start saving.**

Don't miss this chance to lower your credit card interest. For fastest response, apply online at [www.postcitycu.org](http://www.postcitycu.org).

\*See the reverse side of this letter for full disclosures. Promotional rate and terms apply to new Platinum Visa Cards only.

\*\*After the 9-month intro period ends, a fixed rate, currently ranging from 10.99% to 17.99% will apply.



**Intro Rates  
as low as**

**4.99%  
APR\***  
**for 9 months!**

**Offer Extended!**

**Apply Before  
4/30/22!**



**AMERICAN SHARE INSURANCE**

Your savings insured to \$500,000 per account. By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.



## \*Visa Disclosure

APR=Annual Percentage Rate. Not an offer of credit. All loans subject to credit approval. Your rate and credit limit are determined by your credit profile and may differ from the rates quoted. "No fees" refers to common fees listed and are subject to change.

This APR offer is valid for new Visa cards issued from February 2, 2022 to April 30, 2022. APR will apply to purchases, balance transfers and cash advances beginning from the issuance of card for 9 months. After that, your qualifying rate will apply to all transactions. The minimum monthly payment is due each billing period. Refer to our Account Agreement and Disclosure for complete terms and conditions. Offer subject to change.

Discounts on products and services are pre-negotiated offers through Visa and participating merchants. Terms and conditions apply.

### VISA PLATINUM

Interest Rate and Interest Charges	
<b>Annual Percentage Rate (APR) For Purchases</b>	VISA Platinum: <b>4.99% - 9.99%</b> introductory APR for nine months, based on Your creditworthiness. After that, your APR will be 10.99%-17.99%, based on your creditworthiness
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	VISA Platinum: <b>4.99% - 9.99%</b> introductory APR for nine months, based on Your creditworthiness. After that, your APR will be 10.99%-17.99%, based on your creditworthiness
<b>Annual Percentage Rate (APR) For Cash Advances</b>	VISA Platinum: <b>4.99% - 9.99%</b> introductory APR for nine months, based on Your creditworthiness. After that, your APR will be 10.99%-17.99%, based on your creditworthiness
<b>How to Avoid Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau Board</b>	<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>.</b>

Fees	
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>Foreign Transaction Fee</li></ul>	<b>1.00%</b> of each foreign currency transaction in U.S. dollars. <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>Returned Payment</li><li>Late Payment</li></ul>	Up to <b>\$25.00</b> Up to <b>\$15.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new transactions)." See Your Account Agreement for details.