

You Had the Rest, Now Try the Best

You had all those other credit cards. Here are a few reasons why our Visa credit card is better than they were:

- Our Visa Gold credit card rate WILL NOT EXCEED 9.99% APR* for purchases
- Our Visa Classic credit card rate WILL NOT EXCEED 12.99% APR* for purchases
- WE WILL NOT change the rate we charge you even if your payments are not made on the due date.
- WE WILL NOT charge you an annual fee to use our card.
- WE WILL NOT charge you to transfer a balance to our card.
- WE WILL give you a 25-day interest-free grace period to pay your account in full.

Looking for ways to cut your expenses? If you're still carrying a card with an interest rate of 10% or more, transferring your current balance to our lowest rate—**9.9% APR**—is one way to do it. Just go to www.umefcu.org and click on "Apply for a Loan." Where you're asked to select a purpose for the loan, select "Visa Credit Card." In the comments section of the online loan application, be sure to include the name of the credit card balance you want to transfer and the amount of each card you want

to transfer. We'll let you know via mail whether your balance transfer has been approved.

*APR = annual percentage rate

