

**MORE Rewards VISA**  
**No Annual Fee!**



# Interest-FREE Balance Transfers



If you don't have our  
**MORE Rewards Visa Credit Card** yet,  
then you're paying too much!

as low as **8.9%** APR\*

We know there are many credit card options out there. Our card has features making it one of the best cards anywhere! **Our low interest rates are very competitive and they won't change like variable-rate cards do.**

Visa Cards	Debit Rewards	Variable Rate	% Interest Rate Range <sup>1</sup>	Annual Fee
<b>MORE Rewards Visa</b>	<b>YES</b>	<b>NO</b>	<b>8.9 - 17.9</b>	<b>NO</b>
<b>Apple Card</b>	NO	YES	15.99 - 26.99	\$0
<b>AMEX Blue Cash Preferred</b>	NO	YES	18.99 - 29.99	\$95
<b>B of A Premium Rewards</b>	NO	YES	19.74 - 26.74	\$95
<b>CitiBank Premier</b>	NO	YES	20.99 - 28.99	\$95
<b>Chase Sapphire Preferred</b>	NO	YES	21.24 - 29.99	\$95

<sup>1</sup>Rates as of 06/01/23; subject to change without notice. These ranges are cards with a credit rewards program. \*APR = Annual Percentage Rate. There is a 3% fee for all balance transfers with a minimum of \$5.00. 0% balance transfer offer is eligible for new and existing CFCU cardholders, when balances are transferred from other institutions. Limited-time offer and subject to change.

# 74th Annual Meeting & Celebration

On June 26, 2023, we held our 74th Annual Meeting with more than 600 members and their families in attendance.



## \*IMPORTANT VISA DISCLOSURE INFORMATION

The below information is current as of March 1, 2023. This information is subject to change after that date. Please contact us at P.O. Box 8023, El Monte, CA 91734, to learn of any changes.

	MORE Rewards Visa	Shared Secured
Non-Variable Annual Percentage Rate for Purchases	8.90% – 17.90%* based on credit worthiness	10.90%
Non-Variable Annual Percentage Rate for Balance Advances	8.90% – 17.90%* based on credit worthiness	10.90%
Non-Variable Annual Percentage Rate for Cash Advances	8.90% – 17.90%* based on credit worthiness	10.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 26 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month	
Overlimit Fee	up to \$29.00	
Annual Fee	NONE	
Transaction Fee for Cash Advances / Overdraft	2% charged on all cash advances (minimum \$5.00, maximum \$50.00) and \$5.00 checking account overdraft fee	
Late Payment Fee	up to \$29.00	
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.50	
Penalty APR	17.9% This penalty APR may be applied to your account if you make a late payment.  How long will penalty APR apply? If your APR increases for this reason, the penalty APR will apply until you make six (6) consecutive minimum payments when due. Purchases during this time period will remain at penalty rate.	
Foreign Transactions Fee	1% of international transaction requiring currency conversion	
Returned Payment Fee	\$23.00	
For Credit Card Tips from Federal Reserve Board	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>	

\*How your finance charge is calculated: We use a method called "average daily balance (including new purchases)". Our Credit Union has a managed-risk credit program with rates based on FICO scores. Your rate will be determined at the point of processing. You authorize our Credit Union, to verify or check any of the information given, including credit references and employment. You authorize our Credit Union to obtain credit reports from any credit reporting agency in connection with your application or with any updated renewal or extension of credit (including your spouse's if you live in a community property state). You authorize our Credit Union to provide credit information about you and your account to others. You also agree to be bound by the terms and conditions of the Visa Card Agreement and Federal Truth-in-Lending Disclosure Statement for your account. Any credit access devices issued for this account may be sent to the applicant only, and he or she is responsible for ensuring that the additional access devices are delivered to the other applicant on the account. All terms are subject to change. For more information, call 323.859.2250.