

Y-12 FCU VISA Credit Cards




Real-time payments – credit card payments made in a branch or using our online or mobile banking are posted to your account immediately.

Online and Mobile Banking – your Visa account is visible in your account summary, just like any other Y-12 FCU account. You can view all transaction history right there in your account, without using a separate link.

Loyalty Rewards – earn 1.5 points for every \$1 spent with our Signature Rewards card. Learn more about [Loyalty Rewards](#).

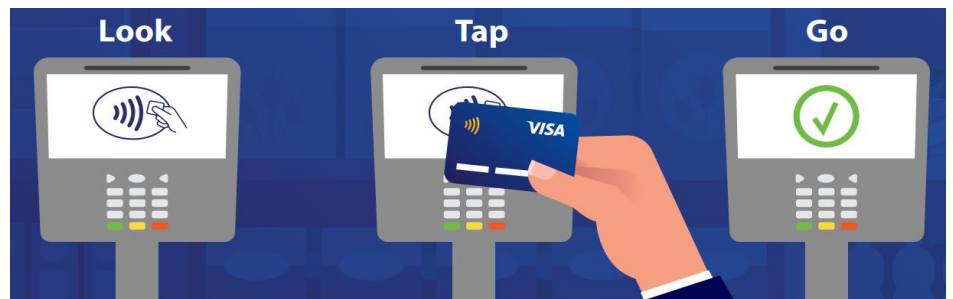
How to know if you can tap to pay with your card

It's easy! Just look for the Contactless symbol  at checkout. If you don't see the symbol, you will insert or swipe your card.

Whether you are just starting to build credit or re-establish your current credit, need another credit card for convenience, or need a card with a higher line of credit, one of our VISA cards will meet your particular need. Best of all, our VISA credit cards are offered at no annual fee!

What are the benefits?

Contactless payments - simply tap and go anywhere you see the Contactless Symbol at checkout. In addition to being super-fast and convenient, contactless cards are safe and highly secure. Contactless cards use the same dynamic security as chip cards. Each transaction is accompanied by a one-time code that securely protects your payment information.



For additional information, contact us at 1-800-482-1043

Y-go anywhere else.
Y12fcu.org



	VISA Signature Rewards	VISA Rewards	VISA Secured ²
Annual Percentage Rate (APR) for Purchases ¹	9.99% to 18.00%	8.99% to 18.00%	7.99%
Earn Loyalty Rewards	✓	✓	x
No Annual Fee	✓	✓	✓
No Balance Transfer Fee	✓	✓	✓
25 Day Grace Period on New Purchases	✓	✓	✓
Make payments Online or use our Mobile App	✓	✓	✓
Set up Auto Payments	✓	✓	✓
Manage your Account Online	✓	✓	✓
VISA Benefits offered and no cost to you			
Auto Rental Collision Damage Waiver	✓	✓	x
Roadside Dispatch	✓	✓	x
Travel Accident Insurance	\$1, 000, 000	\$500,000	\$200, 000
Extended Warranty Protection	✓	✓	x
Lost Luggage Reimbursement	✓	✓	x
Purchase Security	✓	✓	x

1 - Annual Percentage Rate (APR) is based on your creditworthiness when account is opened. This APR will vary with the market based on the Prime Rate. Subject to credit approval.

2 - VISA Secured

A VISA Secured credit card is used to establish or re-build your credit history. This card can be converted to a Rewards or Signature Rewards card with an approved application. This credit card is accepted worldwide where VISA is accepted.

For complete information and application, please visit <https://www.y12fcu.org/credit-card-benefits/>