

Advantage Credit Union now offers two unique credit card programs!

VISA REWARDS:

You can earn 1% cash back rewards for purchases made on your Visa Credit Card. Non-Variable Rates are 12.9% - 18.9% APR based on your creditworthiness.

MASTERCARD:

While there are no cash back rewards on this card, you will love the great rates on your Mastercard as low as 7.9% APR! Non-Variable Rates are 7.9% - 13.9% APR based on your creditworthiness.



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:

<http://www.consumerfinance.gov/learnmore>



Protecting Your Account

Our fraud detection technology helps protect your credit and/or debit card accounts from fraudulent activity. This program monitors your card transactions and detects any transactions that are different from your ordinary spending patterns.

If the system detects a potential fraudulent transaction, you may receive a telephone call regarding your card account. **Please Note:** Our credit card center will never call and ask you for your credit card number. They will only ask to verify activity. If someone calls and claims to represent the Credit Union and asks for your card number, do not give them any information and report the incident to the Credit Union at 641-792-5660.

If your card is lost or stolen, call 800-234-5354 to report it immediately.

Online Alerts: You can sign up for alerts via e-mail or text for transactions over a certain amount (set by you), for “card not present” transactions, and for international

transactions. You can sign up for this free service at www.acuiowa.org. Select *Loans & Credit Cards/Credit Cards/Register your credit card for online alerts.*



For your convenience, Advantage Credit Union offers you access to your credit card account on the internet with mycardinfo.

With mycardinfo, you have 24 hour on-line access to view current activity & statements, find out current and available balances, plus you can even make your payment!

Look for the mycardinfo logo on our web site at: www.acuiowa.org

Monthly Automatic Payments

Another payment option available for your convenience is automatic monthly payments. You can authorize us, in advance, to deduct from your designated account the minimum payment, a fixed payment, or the entire balance on the payment due date at no cost to you.

Choose the Credit Card That Fits Your Needs!

Mastercard®

With Exceptional Rates

OR

Visa®

With 1% Cash Back Rewards

See Inside for More Details




Advantage
CREDIT UNION
Your Financial Advantage.