

Enhance your lifestyle with our Visa® Credit Cards!

All cards include:

- ◆ No annual, cash advance or balance transfer fees
- ◆ No over-the-limit fees or penalty APRs
- ◆ Travel accident insurance
- ◆ Fraud protection with Visa's Zero Liability Policy™
- ◆ Pay the minimum balance, the statement balance, or a set payment amount using Share Transfer
- ◆ Interest-free grace period for 25 days on purchases
- ◆ Optional debt cancellation protection available to protect your credit in the event of unexpected income interruptions



Want low rates with no fees?

Consider our Visa® Classic Credit Card!

If you're looking for a convenient, no frills, low rate credit card – look no further!

Our Visa Classic Credit Card was designed with you in mind!

- ◆ As low as 13.9% APR
- ◆ Travel accident insurance up to \$250,000!

Enjoy peace of mind knowing you are managing your credit card balance responsibly.

Interested in building or rebuilding credit?

Check out our Visa® Secured Credit Card!

Previous credit glitches or simply trying to build a credit rating? This low rate, fee-free card is for you, and a great way to start building your credit!

- ◆ As low as 13.9% APR
- ◆ Travel Accident Insurance up to \$250,000!

Secure your credit limit with your savings. Earn credit while you earn interest, too!

Interested in a higher limit?

Have more freedom with the Visa® Gold Credit Card!

Your good credit history has earned you lower rates and higher limits – starting at \$3,000!

- ◆ As low as 10.9% APR
- ◆ Travel insurance up to \$400,000!

Pay less interest. Save on balances and new purchases.

Get online with us!



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