

# Visa® Benefits

With card options to fit your individual needs, True Sky Credit Union's Visa® Credit

## Platinum and Gold Cards:

uChoose Rewards

Zero liability on purchases (PIN based transactions do not apply)

Online payments and balances

Up to \$500,000 in travel accident insurance

Auto rental insurance

Warranty manager

Emergency/travel assistance services

Emergency card/cash disbursement

Cardholder inquiry service (800) VISA-911

## Classic Card:

Zero liability on purchases (PIN based transactions do not apply)

Online payments and balances

Up to \$250,000 in travel accident insurance

Auto rental insurance

	Share Secured	Platinum	Gold	Classic
<b>Interest Rates and Interest Charges</b>				
Annual Percentage Rate (APR) for Purchases	5.99%	7.99%	11.99%	13.90%
APR for Balance Transfers and Cash Advances	5.99%	7.99%	11.99%	13.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.			
For Credit Card Tips from the Consumer Financial Protection Bureau	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> .			
<b>Fees</b>				
Annual Fee	None			
Transaction Fees				
Balance Transfer	3% of the amount of each balance transfer. No grace period.			
Cash Advance	No cash advance fee. No grace period on cash advances.			
Foreign Transaction	1.00% of each transaction in U.S. Dollars			
Penalty Fees				
Late Payment	up to \$25.00			

How We Will Calculate Your Balance: We use a method called "average daily balance". (including new purchases)

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

This information is accurate as of July 2020 and is subject to change. You should contact us for any changes to this information at (800) 448-1990, or write to us at 9301 S Western, Oklahoma City, OK 73139. You have no grace period in which to repay your balance for cash advances before a finance charge will be imposed.

**To report a lost or stolen card, call 800.992.3808**

Apply online at  
[TrueSkyCU.org](http://TrueSkyCU.org).

