Visa® Benefits

With card options to fit your individual needs, True Sky Credit Union's Visa® Credit Cards are sure to be a perfect fit.

Platinum and Gold Cards:

Uchoose Card Rewards
Zero liability on purchases
(PIN based transactions do not apply)
Online payments and balances
Up to $500,000 in travel accident 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

Apply online at TrueSkyCU.org.

True Sky FEDERAL CREDIT UNION

	Share Secured	Platinum	Gold	Classic	
Interest Rates and Interest Charges					
Annual Percentage Rate (APR) for Purchases APR for Balance Trans-fers and Cash Advances	6.99% to 17.99%	6.99% to 17.99%	6.99% to 17.99%	6.99% to 17.99%	depending on your credit history. This APR will vary with the market based on the prime rate
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 http://www.consumerfinance.gov/learnmore.				
Fees					
Annual Fee	None				
Transaction Fees					
Balance Transfer	1% of the amount of each balance transfer. No grace period				
Cash Advance	1% of the amount of each cash advance				
Foreign Transaction	1% of each transaction in U.S. Dollars if the transaction involves a currency conversion 1% of each transaction in U.S. Dollars if the transaction does not involve currency conversion				
Penalty Fees					
Late Payment	Up to **$29.00** if your payment is received after the due date				
Over The Credit limit	Up to **$29.00** if you exceed your credit limit				
Return Payment:	Up to **$32.00** if your payment is returned for any reason.				

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

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 2019 and is subject to change. You should contact us for any changes to this information at (800) 448-1990, or write to us at P.O. Box 26406, Oklahoma City, OK 73126. 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 800.453.4270.