

How To Obtain a VISA Card

Requirements to receive a Loyola Credit Union VISA Card are simple:

- **You must be a qualified member in good standing of the credit union**
- **Complete and return an application (either online – www.luefcu.com – or in person to the credit union office)**
- **MUST be accompanied by your last paystub**
- **There is a \$5.00 one-time fee for a credit scan**

All applications and VISA Card program determination are subject to credit approval.

Rates are subject to lender's credit criteria, certain conditions and restrictions. Rates are subject to change at any time without notice.

You may arrange to make automatic payments from your Loyola Credit Union account.

For more information, please call the credit union at **708-216-4500**.



To report a lost or stolen
VISA Credit Card, call:

1-800-322-8472 (inside U.S.)
1-727-570-4881 (outside U.S.)



**LOYOLA
CREDIT
UNION**
People Helping People
www.luefcu.org

Loyola University Employees Federal Credit Union

2160 South First Avenue
Maguire Building, Room 0903
Maywood, IL 60153

Phone: **708-216-4500**
Fax: **708-216-6546**
E-Mail: creditunion@lumc.edu

Your savings federally insured to at least \$250,000
and backed by the full faith and credit
of the United States Government
NCUA
National Credit Union Administration,
a U.S. Government Agency

Federally Insured by NCUA

VISA Credit Cards Choose the One That's Right for You

Your Needs. Your Lifestyle.
Your Loyola Credit Union
VISA Credit Card.

**LOYOLA
CREDIT
UNION**
People Helping People

Compare Our VISA Card Benefits To Other Bank Cards

In side-by-side comparisons with other charge cards you may already have, our VISA Card comes out on top. Check out these benefits:

- **Credit line from \$500 to \$25,000**
- **FREE balance transfers**
- **NO annual fee**
- **Annual percentage rates from 9.90% to 13.40%**
- **'Chip' technology for anti-fraud protection**
- **Interest free, 25-day grace period on purchases**
- **FREE auto rental insurance and travel accident insurance**
- **Zero liability for fraudulent use of your card, plus early warning alerts of unusual account activity on lost or stolen cards**

Earn Rewards with Our VISA Card

Depending on which VISA program you choose, your credit card use can earn you points to redeem for:

- **Cash back**
- **Travel opportunities**
- **Event tickets**
- **Activities**
- **Brand name merchandise**
- **And more!**

Manage Your VISA Online

You have 24/7 access to VISA's information and services using www.eZCardInfo.com. It makes it so easy and convenient to manage your account.



More About Loyola Credit Union's VISA

When you evaluate charge cards to decide which is the better deal, consider this:

- **Our charge card offers:**
 - ◆ *NO annual fee*
 - ◆ *NO fee for balance transfers*
 - *If you currently have balances with higher interest rate cards, you could save money simply by transferring those balances to your lower interest rate Loyola Credit union VISA Card.*
 - ◆ *Same low APR for purchases, cash advances, and balance transfers*
- *A nominal fee of \$5.00, or 1% of the transferred amount (whichever is greater) applies to cash advances.*

Choose the VISA Card That's Right For You

VISA Type	APR / Fixed	
VISA Platinum Basic	9.90%	Credit limits start at \$2,000 and up to \$25,000. All of the benefits listed herein, except for rewards program. There is a 3% minimum monthly payment.
VISA Platinum ScoreCard	10.90%	Earn points for free travel and merchandise through ScoreCard Rewards, plus all benefits listed herein. There is a 3% minimum monthly payment.
VISA Platinum Cash-Back	11.90%	Earn 1% cash-back of total purchases throughout the year, plus all of the benefits listed herein. Cash-Back option is provided as an account credit to your VISA account. There is a 3% minimum monthly payment.
VISA Classic ScoreCard	13.40%	Minimum \$500 credit limit up to \$5,000 with a 3% minimum monthly payment. Earn points for free travel and merchandise through ScoreCard Rewards, plus all of the benefits listed herein.