

Compare all NIHFCU Visa Cards

Visa Cards	Platinum	Platinum Secured	Signature Cash Rewards	Signature Travel Rewards
Best For	Paying down debt with our lowest rate available	Building or rebuilding credit.	Earning cash-back on every day purchases	Maximizing rewards on travel and dining purchases
Credit Needed⁴	Fair/Average	None/Fair	Good/Excellent	Good/Excellent

Annual Percentage Rates¹

Introductory APR	0% intro APR for 12 months on purchases and balance transfers	N/A	0% intro APR for 12 months on purchases and balance transfers	0% intro APR for 12 months on purchases and balance transfers
Variable APR for purchases and cash advances (after intro period)	9.99%–18.00% APR	10.99% APR	12.99%–17.99% APR	14.99%–16.99% APR
Penalty APR (if you pay late)	0%	0%	0%	0%

Rewards

Everyday Rewards³	N/A	N/A	3% - gas 2% - grocery 1% - all other	2x - travel 2x - dining 1x - all other
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Redeem for	N/A	N/A	Cash, Travel, Merchandise, Discounted Gift Cards, NIH Charities donation	Cash, Travel, Merchandise, Discounted Gift Cards, NIH Charities donation

Fees

Annual Fee ¹	\$0	\$0	\$0	\$0
Foreign Transaction Fee	1%	1%	1%	0%
Balance Transfer Fee	Greater of 2% or \$10	Greater of 2% or \$10	Greater of 2% or \$10	Greater of 2% or \$10
Cash Advance Fee	Greater of 2% or \$10 (\$75 maximum fee)	Greater of 2% or \$10 (\$75 maximum fee)	Greater of 2% or \$10 (\$75 maximum fee)	Greater of 2% or \$10 (\$75 maximum fee)
Late Fee	Up to \$25	Up to \$25	Up to \$25	Up to \$25

Security & Service

Security Chip	✓	✓	✓	✓
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Visa Cards	Platinum	Platinum Secured	Signature Cash Rewards	Signature Travel Rewards
Visa Zero Liability Certain restrictions apply	✓	✓	✓	✓
24/7 Fraud Monitoring and Alerts	✓	✓	✓	✓
Apply Pay	✓	✓	✓	✓
24/7 Phone, Online and Mobile Access	✓	✓	✓	✓

Financial wellness begins and ends with the facts. Here's what you need to know!

¹ APR=Annual Percentage Rate. Variable APRs between 9.99%--18.00% depending on creditworthiness. Complete Credit Card disclosures available [HERE](#). All new applications are subject to terms, conditions and credit approval. A balance transfer fee equating to the greater of 2% or \$10 applies. All information as of November 1, 2018 and subject to change. View [Complete Rewards Terms](#).

² All new applications are subject to credit approval.

³ Applies to qualified net purchases (after returns and credits). Complete Rewards Terms available on [nihfcu.org](#). Gas rewards on Signature Cash Rewards card is limited to an annual spend of \$6,000. All other rewards are unlimited spend. [Complete Rewards Terms](#) available.