

Discover Why Bellwether Community Credit Union has the best in Credit Card Products and Services



| Program | Bellwether Community Credit Union VISA Platinum Credit Card | Bank of America BankAmericard® MasterCard | Citibank Citi Rewards+ Card | American Express Blue Cash Everyday® |
|------------------------|--|---|--|---|
| Intro APR | Yes | Yes | Yes | Yes |
| Market Segment | Personal | Personal | Personal | Personal |
| Intro APR (Purchases) | 2.99% for 12 billing cycles | 0% for 15 billing cycles | 0% for 12 months | 0% for 15 months |
| APR (Balance Transfer) | 2.99% for 12 billing cycles | 0% for 15 billing cycles | 0% for 12 months | 0% for 15 months |
| Ongoing Purchase APR | 12.24% to 22.24% | 15.24% to 25.24% | 15.74% to 25.74% | 15.24% to 26.24% |
| Penalty Pricing | 24.24% | None | 29.99% | 29.99% |
| Variable Rate | Yes | Yes | Yes | Yes |
| Cash Advance APR | 12.24% to 22.24% | 18.24% to 27.24% | 27.49% | 27.49% |
| Initial Rewards | None | None | None | Get \$150 statement credit after you spend \$1,000.00 in purchases within first 3 months. |
| Ongoing Rewards | Earn 1 point for every dollar spent on purchases. Points can be spent on travel, various merchandise, and more at the CURewards Shop Mall. | One of the lowest available interest rates offered by Bank of America. Save on interest to help pay down your balance faster. Paying late won't automatically raise your interest rate. | Earn 1 point for every dollar spent on purchases. Earn 2 points for spending at supermarkets and gas stations. | Get 3% cash back at U.S. supermarkets, up to \$6,000 per year in purchases (then 1%), 2% cash back at U.S. gas stations & U.S. department stores, 1% cash back on other purchases |
| Cash Advance Fee | \$10 or 4.00% of the amount of each cash advance, whichever is greater. | Either \$10 or 3% of the amount of each transaction, whichever is greater. | \$10 or 5% of the amount of each transaction, whichever is greater | Either \$5 or 3% of the amount of each transaction, whichever greater |
| Balance Transfer Fee | None | Either \$10 or 5% of amount transferred, whichever greater | Either \$5 or 3% of amount transferred, whichever greater | Either \$5 or 3% of amount transferred, whichever greater |
| Late Payment Fee | Up to \$35 | Up to \$38 | Up to \$39 | Up to \$38 |
| Annual Fee | None | None | None | None |

More Value

To see the rich value of the rewards we offer, just visit www.CURewards.com
 If you would like to apply for a Bellwether VISA Platinum Card, visit www.bccu.org/visa

