

# 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 ThankYou® Preferred 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 15 months	0% for 15 months
APR (Balance Transfer)	2.99% for 12 billing cycles	0% for 15 billing cycles	0% for 15 months	0% for 15 months
Ongoing Purchase APR	11.99% to 21.99%	14.99% to 24.99%	15.24% to 25.24%	14.99% to 25.99%
Penalty Pricing	23.99%	None	29.99%	29.99%
Variable Rate	Yes	Yes	Yes	Yes
Cash Advance APR	11.99% to 21.99%	17.99% to 26.99%	26.99%	27.24%
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 on dining and entertainment	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 5% 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 3% 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 \$35	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](http://www.CURewards.com)  
 If you would like to apply for a Bellwether VISA Platinum Card, visit [www.bccu.org/visa](http://www.bccu.org/visa)

