

Which Bellwether Credit Card is right for you?



Program	Smart Rate Card	Smart Cash Card	Smart Rewards Card
Market Segment	Personal	Personal	Personal
Standard APR Range (Purchase and Balance Transfer APR)	Prime + 5.74% - 15.74%	Prime + 9.74% - 19.74%	Prime + 7.74% - 17.74%
Penalty Pricing	Prime + 21.74%	Prime + 21.74%	Prime + 21.74%
Variable Rate	Yes	Yes	Yes
Cash Advance APR Range	Prime + 5.74% - 15.74%	Prime + 9.74% - 19.74%	Prime + 7.74% - 17.74%
Platinum Rewards	None	None	Automatically transfers all rewards points
Ongoing Rewards	None	Earn 1.5% for every dollar spent	Earn 1.5 points for every dollar spent
Cash Advance Fee	\$10 or 4% of the amount of each transaction, whichever is greater	\$10 or 4% of the amount of each transaction, whichever is greater	\$10 or 4% of the amount of each transaction, whichever is greater
Balance Transfer Fee	No fee when standard rate applies	No fee when standard rate applies	No fee when standard rate applies
Late Payment Fee	Up to \$35	Up to \$35	Up to \$35
Annual Fee	None	None	None

Rates are variable, based on the Wall Street Journal Prime (as of 1/1/2026, 6.75%) All rates and Annual Percentage Rates (APR) are subject to change at any tie. Your actual rate will be determined by your credit worthiness and ability to repay.

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 Credit Card, visit www.bccu.org/visa

