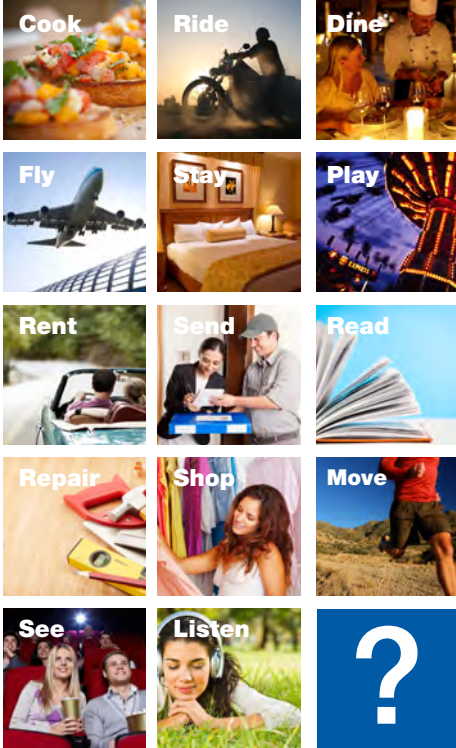




With the added buying power of your Visa Credit Union Credit Card, you can:



**What will you do with your new Visa Credit Card?**  
Ask a credit union representative for an application today.

\*Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify card issuer promptly of any unauthorized use. Consult issuer for additional details or visit [www.visa.com/security](http://www.visa.com/security).



- Low APR
- Spending flexibility
- Fraud protection\*
- Superior member service



Request your Visa Credit Card today. Ask a credit union representative for details.

# From big projects to big dreams, your Visa Credit Union Credit Card makes it possible.

## The benefits you want:

**Low APR** – Save money on your purchases with a low annual percentage rate.

**Spending Flexibility** – Use your spending power however you choose, for everything from lightbulbs to airline tickets.

**Fraud Protection** – The Visa Zero Liability policy\* ensures that if your card is lost or stolen, you are not responsible for purchases you didn't make.

**Worldwide Acceptance** – Rest assured that your card can be used at millions of places, including online and over the phone.

## The service you deserve:

**Emergency Card Replacement/  
Emergency Cash Disbursement** – Quickly and easily get a replacement Visa card sent to you and/or receive emergency cash at a convenient location with this 24-hour worldwide service.

**Lost/Stolen Card Reporting** – If your card is lost or stolen, we will work with you to promptly notify the appropriate parties and replace your card.

**Cardholder Inquiry Service** – Receive fast 24-hour assistance by phone for questions related to your card.



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