

Visa® Benefits

With card options to fit your individual needs, True Sky Credit Union's Visa® Credit Cards are sure to be a perfect fit.

Cash Back Card:

- Cash back on every purchase
- No annual fee
- Zero liability on purchases (PIN based transactions do not apply)
- Online payments and balances
- Up to \$250,000 in travel accident insurance
- Auto rental insurance

Platinum and Gold Cards:

- ScoreCard Rewards
- Zero liability on purchases (PIN based transactions do not apply)
- Online payments and balances
- Up to \$500,000 in travel accident insurance
- Auto rental insurance
- Warranty manager
- Emergency/travel assistance services
- Emergency card/cash disbursement
- Cardholder inquiry service (800) VISA-911

Classic Card:

- Zero liability on purchases (PIN based transactions do not apply)
- Online payments and balances
- Up to \$250,000 in travel accident insurance
- Auto rental insurance

Apply online at
TrueSkyCU.org.

	Share Secured	Platinum	Gold	Classic	Cash Back
Interest Rates and Interest Charges					
Annual Percentage Rate (APR) for Purchases	5.99%	7.99%	11.99%	13.90%	16.99%
APR for Balance Transfers and Cash Advances	5.99%	7.99%	11.99%	13.90%	16.99%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.				
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .				
Fees					
Annual Fee	None				
Transaction Fees					
Balance Transfer	3% of the amount of each balance transfer. No grace period.				
Cash Advance	No cash advance fee. No grace period on cash advances.				
Foreign Transaction	1.00% of each transaction in U.S. Dollars				
Penalty Fees					
Late Payment	up to \$25.00				

How We Will Calculate Your Balance: We use a method called "average daily balance". (including new purchases)

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement. This information is accurate as of July 2019 and is subject to change. You should contact us for any changes to this information at (800) 448-1990, or write to us at P.O. Box 26406, Oklahoma City, OK 73126. You have no grace period in which to repay your balance for cash advances before a finance charge will be imposed.

To report a lost or stolen card, call 800.453.4270.

