

LAUNCH CREDIT UNION
VISA® PLATINUM AND PLATINUM REWARDS CREDIT CARDS
Two Great Cards; One Low Introductory Rate!

FEATURES	Platinum Visa®	REWARDS Platinum Visa®
Earn Rewards Points	No	✓
3.90% APR Introductory Rate*	✓	✓
Annual Percentage Rate	As low as 8.90% APR*	As low as 10.90% APR*
No Application Fee	✓	✓
No Annual Fee*	✓	✓
Balance Transfer Fee*	✓	✓
No Cash Advance Fee*	✓	✓
Emergency Card and Cash Replacement	✓	✓
Auto Rental Insurance	✓	✓
Payment Protection (Credit Insurance)	✓	✓

*Introductory Rate and Balance Transfer Rate: *APR = Annual Percentage Rate. The 3.90% introductory APR for purchases and balance transfers will apply to transactions posted during the first 60 days following issuance of your card. The 3.90% introductory APR will be in effect for six billing cycles. After the introductory period your APR will be 8.90% to 17.50%, based on your creditworthiness. Rates are subject to change without notice. Cash advances are excluded from the introductory APR. Foreign transaction fee of 1.00% of each multiple transaction in US Dollars and 1.00% of each single currency transaction. Credit card approval depends on creditworthiness and other qualifications. See our terms and disclosures on the website for more details. Savings account required to open a credit card. Membership requirements include a \$5 minimum opening deposit. You must live, work, worship, or attend school in Brevard, Volusia, Orange, Seminole, Flagler, or Osceola County to become a member.

**Subject to credit approval. The rate you pay is based on credit history. Introductory Rate and Balance Transfer Rate: APR = Annual Percentage Rate. The 3.90% introductory APR for purchases and balance transfers will apply to transactions posted during the first 60 days following issuance of your card. The 3.90% introductory APR will be in effect for six billing cycles. After the introductory period your APR will be 10.90% to 17.50%, based on your creditworthiness. Cash advances are excluded from the introductory APR. Foreign transaction fee of 1.00% of each multiple transaction in US Dollars and 1.00% of each single currency transaction. Rewards Card holder earns 1 point for every dollar on purchases made with Launch Visa Platinum Rewards Card. Balance transfers and cash advances do not earn points. Points will be deducted for return purchases. Points are rounded to nearest whole number. Redeemable balance of points will be forfeited if account is delinquent or over limit for 2 billing cycles. Points will be forfeited if account is statused bankrupt, closed or revoked. Unredeemed points expire in 36 months. Refer to your Launch Rewards Terms and Conditions. Federally insured by NCUA.