

How does our HFCU Platinum Cash Back Credit Card Stack Up Against the Competition?

Program	Harvester Financial Credit Union Platinum Cash Back Credit Card	Citibank ThankYou® Preferred Rewards Card	Chase Slate®	Bank of America BankAmericard® MasterCard
Annual Fee	None	None	None	None
Market Segment	Personal	Personal	Personal	Personal
Intro APR (Purchases)	3.9% for 6 months	0% for 15 months	0% for 15 months	None
APR (Balance Transfer)	3.9% for 6 months	0% for 15 months	0% for 15 months	0% for 18 billing cycles
Ongoing Purchase APR	3.9% to 8.9%	13.24% to 23.24%	13.24% to 23.24%	11.24% to 21.24%
Penalty Pricing	None	29.99%	None	29.99%
Variable Rate	Yes	Yes	Yes	Yes
Cash Advance APR	3.9% to 8.9%	25.49%	25.24%	14.24% to 24.24%
Initial Rewards	None	Not Given	\$0 intro fee for balance transfers within first 60 days of account opening	Not Stated
Ongoing Rewards	Spend \$0 to \$1000, earn .25%. Spend \$1001 to \$2500, earn .50%. Spend \$2501 to unlimited, earn 1%.	Earn 1 point for every dollar spent on purchases. Earn 2 points for spending on dining and entertainment	Free Monthly FICO® Score	Not Stated
Cash Advance Fee	None	\$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 \$10 or 3% of the amount of each transaction, whichever is greater.
Balance Transfer Fee	None	Either \$5 or 3% of amount transferred, whichever greater	Either \$5 or 5% of amount transferred, whichever greater	Either \$10 or 3% of amount transferred, whichever greater
Late Payment Fee	Up to \$17	Up to \$35	Up to \$37	Up to \$37
Annual Fee	None	None	None	None

More Value

Source: creditcardguide.com; issuer websites
 *APR=annual percentage rate. Rates are effective as of 7/14/2016. The national average APR rate is 15.18%
 *Subject to credit approval. Rates subject to change. Some restrictions may apply.

To see the rich value of the rewards we offer, just visit harvesterfcu.org/credit-cards/
 For more details and full disclosure, please call us at 800.326.2279.

