

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



Program	Harvester Financial Credit Union Platinum Cash Back Credit Card	Chase Freedom Unlimited®	American Express Blue Cash Everyday®	Discover it® Card
Intro APR	Yes	Yes	Yes	Yes
Market Segment	Personal	Personal	Personal	Personal
Intro APR (Purchases)	3.90% for 6 months	0% for 15 months	0% for 12 months	0% for 14 months
APR (Balance Transfer)	3.90% for 6 months	0% for 15 months	0% for 12 months	0% for 14 months
Ongoing Purchase APR	9.40%	14.24% to 23.24%	13.49% to 23.49%	11.24% to 23.24%
Penalty Pricing	None	None	29.74%	None
Variable Rate	Yes	Yes	Yes	Yes
Cash Advance APR	3.90% to 9.40%	25.24%	25.74%	25.24%
Initial Rewards	None	Earn \$150 after you make \$500 in purchases in first 3 months	Earn \$100 reward dollars after making \$1,000 in purchases within the first 3 months	Discover automatically matches all cash back earned, dollar per dollar at the end of new cardholder's first year. Cash back never expires.
Ongoing Rewards	Spend \$0 to \$1000, earn .25%. Spend \$1001 to \$2500, earn .50%. Spend \$2501 to unlimited, earn 1%.	Earn 1.5% cash back on every purchase	Get 3% cash back at U.S. supermarkets, up to \$6,000 per year in purchases, 2% cash back at U.S. gas stations, 2% cash back at select U.S. department stores, and 1% cash back on other purchases	Earn 5% cash back on various purchase categories that change by promotion. Earn up to 1% cash back on all other purchases. View FICO Credit Score each month for free.
Cash Advance Fee	None	\$10 or 5% of the amount of each transaction, whichever is greater	Either \$5 or 3% of the amount of each transaction, whichever is greater	\$10 or 5% of the amount of each transaction, whichever is greater
Balance Transfer Fee	None	Either \$5 or 5% of amount transferred, whichever is greater	Either \$5 or 3% of amount transferred, whichever is greater	3% of amount transferred
Late Payment Fee	Up to \$17	Up to \$37	Up to \$38	Up to \$37 after the first late payment
Annual Fee	None	None	None	None

More Value

Source: CompareCards.com; CreditKarma, issuer websites

*APR=annual percentage rate. Rates are effective as of 1/3/17. 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 www.harvesterfcu.org/credit-cards/. For more details and full disclosures, please call 800.326.2279 or stop by one of our offices.

