

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



Program	Harvester Financial Platinum Rewards Credit Card	Capital One VentureOneSM Rewards	Chase Slate®	Chase Freedom Unlimited®
Annual Fee	None	None	None	None
Market Segment	Personal	Personal	Personal	Personal
Intro APR (Purchases)	3.90% for 6 months	0% for 12 months	0% for 15 months	0% for 15 months
APR (Balance Transfer)	3.90% for 6 months	12.74% to 22.74%	0% for 15 months	0% for 15 months
Ongoing Purchase APR	9.90%	12.74% to 22.74%	15.74% to 24.49%	15.74% to 24.49%
Penalty Pricing	None	None	None	None
Variable Rate	Yes	Yes	Yes	Yes
Cash Advance APR	3.90% to 9.90%	23.74%	25.74%	25.74%
Initial Rewards	None	One-time bonus of 10,000 miles once you spend \$1,000 in first 3 months	\$0 intro fee for balance transfers within first 60 days of account opening	Earn \$150 after you make \$500 in purchases in first 3 months
Ongoing Rewards	Earn 1 point per dollar spent	Earn 1.25 miles per dollar spent on every purchase	Free Monthly FICO® Score	Earn 1.5% cash back on every purchase
Cash Advance Fee	None	\$10 or 3% of the amount of each transaction, whichever is greater	\$10 or 5% 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	None	Either \$5 or 5% of amount transferred, whichever greater	Either \$5 or 5% 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: CreditCards.com & issuer websites

*APR=annual percentage rate. Rates are effective as of 6/27/17. The national average APR rate is 15.96%

Subject to credit approval. Rates are subject to change. Some restrictions may apply. Harvester Financial Platinum Rewards Credit Card's rate is effective as of 01/14/2018.

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.

