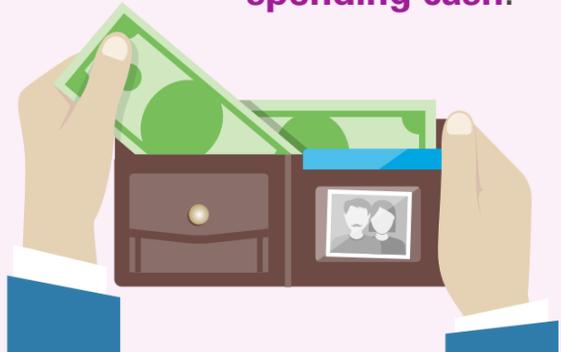


What is your preference?

Paying with debit is like **spending cash.**



Paying with credit is like **borrowing money.**

You have the option to pay off your balance over time with interest.



How much can you spend?



You can only spend the amount that is in **your account.**

You can spend up to **your credit limit.**



What does it help you do?



Avoid debt



Track daily spending



Budget with cash



Build credit



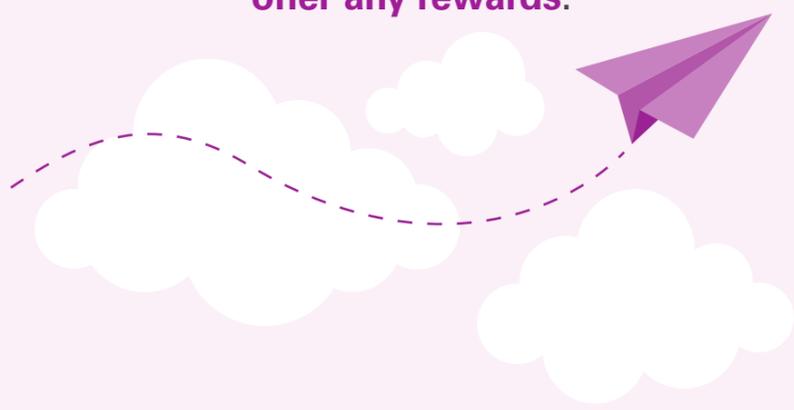
Maximize rewards



Get purchase protection

What about rewards?

Most debit cards **don't offer any rewards.**



Most credit cards **offer reward points** for every dollar, which you can redeem for cash or merchandise.



What happens if your card is lost or stolen?

May have **limited liability** if not reported immediately.



Zero liability when you notify your institution of a fraudulent transaction within their specified time frame.



Learn more about UNFCU cards.

www.unfcu.org/debit

www.unfcu.org/credit