



UNFCU VISA[®] Credit Cards:

A Guide for UNFCU Members

Credit cards are essential in today's financial markets. They are a great way to establish a new credit history, or to fix a damaged one. They are also required for certain transactions such as renting a car or booking a hotel room while traveling within certain countries.

UNFCU offers three different VISA credit cards that provide eligible UNFCU members with low rates and other great benefits.

Why Choose a UNFCU Credit Card?



Security:

UNFCU is **the first financial institution in the US** to adopt chip and PIN technology. This technology includes a computer chip embedded within the card and it requires a four-digit Personal Identification Number (PIN) to be entered every time you perform a transaction with that card. A PIN is a unique code that should only be known by you, making it much more secure than using a credit card that does not require one.

In addition to chip and PIN technology, UNFCU also ensures credit card security by providing:

- A free, real-time **fraud detection and alert program** that provides 24/7 screening of your account to detect and alert you of any suspicious activity on your card that varies from your normal spending habits
- Full liability protection from any unauthorized use of your card if a claim is filed within 60 days of the discrepancy
- Access to Identity Theft Assistance to help you regain control of your account if you suspect you are the victim of credit card fraud
- Free **credit life protection** of up to USD 20,000 per member
- Uninterrupted service during travel when you provide your itinerary using the **Travel Notification Form**



Financial Advantages:

There are many financial advantages to choosing a UNFCU VISA credit card:

- Low or no annual fees
- No balance transfer fees if you switch your existing credit card balance to your UNFCU credit card¹
- Ability to set up automatic payments from your UNFCU account through Mobile or Internet Banking to avoid late charges

Meet the UNFCU Credit Cards



VISA® Elite:

The **VISA Elite** card is for members who want a premium level of purchasing power, travel privileges, convenience, and insurance protection for a low annual fee of USD 50.00.

Benefits include:

- No foreign transaction fees so cardholders can save as they shop in any country, in any currency
- The highest credit limit of all UNFCU credit cards—up to USD 100,000
- Chip and PIN technology for maximum security
- Access to more lounges in more countries—over 700 airport and VIP lounges worldwide
- Enrollment in the VISA Rewards Program
- Ability to make digital payments using Apple Pay, Android Pay, and Samsung Pay
- Various travel insurance programs; including lost luggage
- Convenient cash advances available through Internet Banking
- Concierge services
- Emergency assistance programs
- Automobile rental collision damage waiver



VISA® Azure:

This card is for qualified members interested in premium benefits with competitive rates. Benefits of the **VISA Azure** include:

- No annual fee
- Enrollment in the VISA Rewards Program
- Sizeable credit limit of up to USD 50,000
- Automobile rental collision damage waiver
- Chip and PIN technology for maximum security
- Lost luggage insurance program
- Convenient cash advances available through Internet Banking
- Emergency assistance programs
- Ability to make digital payments using Apple Pay, Android Pay, and Samsung Pay



VISA® UNA-USA:

A portion of revenues from all purchases made with the UNA-USA card will go directly in support of the UNA-USA organization. Benefits of the **VISA UNA-USA** include:

- No annual fee
- Enrollment in the VISA Rewards Program
- Sizeable credit limit of up to USD 50,000
- Automobile rental collision damage waiver
- Chip and PIN technology for maximum security
- Lost luggage insurance program
- Convenient cash advances available through Internet Banking
- Emergency assistance programs
- Ability to make digital payments using Apple Pay, Android Pay, and Samsung Pay



Rewards:

When approved for a UNFCU VISA credit card, you are automatically enrolled in the VISA Rewards Program. This free global program allows you to earn one point for every one USD you spend on your UNFCU card.

UNFCU VISA credit cards also offer members cash back. For every one USD you spend using your credit card, you will earn one reward point that you can redeem for 1% cash back².

To view or redeem your earned points, log on to UNFCU's Internet Banking or contact the Rewards Program Center by calling 1-800-759-0936 from the US and Canada, or collect at +1 952-653-0763 from all other locations.

For a full list of benefits and features, please refer to the **UNFCU Credit Card Comparison Chart** on the following page.

UNFCU Credit Card Comparison Chart

Benefits & Features	VISA® Elite	VISA® Azure	VISA® UNA-USA
Foreign Transaction Fees	None	Yes	Yes
Credit Limit	USD 100,000	USD 50,000	USD 50,000
VIP Airport Lounge Access (free enrollment required)	✓		
Concierge Services	✓		
Annual Fee	USD 50.00	USD 0	USD 0
Chip and PIN Technology	✓	✓	✓
VISA Rewards Program (with cash back options)	✓	✓	✓
Trip Cancellation/Trip Interruption Insurance*	✓		
Verified by VISA (internet transaction authentication)	✓	✓	✓
Digital Payments (Apple Pay, Android Pay, Samsung Pay)	✓	✓	✓
Travel Accident Insurance	✓	✓	✓
Travel and Emergency Assistance	✓	✓	✓
Lost Luggage Insurance	✓	✓	✓
Auto Rental Collision Damage Waiver	✓	✓	✓
Automatic Payments (via mobile and internet banking)	✓	✓	✓
Credit Life Protection (up to USD 20,000 per member)	✓	✓	✓
Credit Disability Debt Protection	available for purchase		

* Some restrictions may apply to the availability of this benefit. For a full description of your UNFCU VISA Credit Card benefits, please refer to the 'Guide to Benefits' brochure provided to you with your card.

Visit www.unfcu.org/apply to apply for a UNFCU Credit Card.



Contact us

Telephone:	+1 347-686-6000 Toll-free numbers: www.unfcu.org/tollfree
Email:	email@unfcu.com
Skype:	unfcu.Skype
Webchat:	click on the 'Speak with a Representative' button on www.unfcu.org/contact
Visit UNFCU:	addresses and hours of operation posted on www.unfcu.org

1. While UNFCU does not charge any fees for balance transfers, a transferred balance to a UNFCU VISA credit card account is treated as a cash advance and will incur a finance charge beginning the date the transaction was posted to your account. UNFCU credit cards feature a 25-day grace period on payments for purchase transactions. You should know that there is no grace period for balance transfers. You will lose the grace period for purchases if you transfer a balance to a UNFCU credit card. The grace period on purchases will be reinstated only after you have repaid the entire balance transfer in full.
2. Members can redeem their UNFCU credit card reward points for cash every time they accumulate 10,000 points. The cash redemption will be in the form of a statement credit.

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