

everything you want

VISA[®] Platinum

apply online today!



P.O. Box 140, Battle Creek, MI 49016-0140
800.854.5421 | anyone can join

Federally insured by NCUA

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www.kelloggfcu.org

anyone can join

everything you want

At Kellogg Community Federal Credit Union, we work hard to bring you everything you want. This means affordable credit at your fingertips whenever you need it most with a KCFCU VISA® Credit Card. The benefits of your KCFCU VISA® Credit Card include:

- No annual fee
- 25-day grace period (for purchases only)
- Balance transfers at same low rate
- Worldwide acceptance

Convenience Checks & Cash Advances

Access your VISA® account with convenience checks and easy cash advances. VISA® convenience checks are available at no charge and can be used just like personal checks. Convenience checks are a great way to make purchases or consolidate high-interest balances you may have on other credit cards. Cash advances may be easily obtained through tellers, ATMs, Call-24, as well as Online Banking. You can enjoy both of these services at your same low interest rate.

The Platinum Benefits

As a KCFCU VISA® Credit Card member, you'll enjoy additional benefits from VISA®:

- Warranty services
- Travel accident insurance
- Travel and emergency assistance services
- Auto rental insurance
- ScoreCard bonus points program*
- Concierge services*

Want instant loan approval? Just go online!

Our E-Lending program is the fastest, easiest, most convenient way to get the low-rate decision you need 24 hours a day, 7 days a week, 365 days a year. All you have to do is go to www.kelloggfcu.org, fill in a few blanks, and apply today! It's that easy!

*These services are based on credit score. Certain restrictions, limitations, and exclusions may apply.



VISA® Platinum	
Annual Percentage Rate	9.9–12.49% Fixed
Annual Percentage Rate for Balance Transfers	9.9–12.49%
Annual Percentage Rate for Cash Advances	9.9–12.49%
Balance Computation Method	Average daily balance
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
Charges Incurred by Use of the Card are Due on Receipt of the Account Statement	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Federal Reserve Board website at federalreserve.gov/creditcard
Fees	
Cash Advance Fee	None
Balance Transfer Fee	None
Annual or Other Periodic Fees	None
Minimum or Fixed Finance Charge	None
Over the Limit Fee	None
Transaction Charges for Purchases	None
Fees Imposed for Late Payment	up to \$30.00
Foreign Transaction Fee	1.00% of each transaction in U.S. Dollars

Cost information was accurate as of January 2, 2012 at time of printing. Visit our website for current information, as rates may have changed.