

# CREDIT CARDS

## Find the perfect card to fit your lifestyle.



There is no such thing as a one size fits all credit card. That's why we have options! All General Electric Credit Union (GECU) credit cards offer best-in-class benefits, low rates, and no annual fee.<sup>1</sup> We have the perfect credit card for every lifestyle.

### Included with All GECU Credit Cards:

- ✓ No annual fee on any card, ever<sup>1</sup>
- ✓ Industry-leading low rate for purchases, balance transfers, and cash advances
- ✓ 24/7 member support for cardholder information and assistance
- ✓ Access your credit card account in Online Banking and our mobile app with GoToMyCard<sup>2</sup>
- ✓ Customizable alerts and settings through GoToMyCard<sup>2</sup>
- ✓ Free Fraud Protection
- ✓ Free access to FICO<sup>®</sup> Scores
- ✓ Compatible with: Apple Pay<sup>®</sup>, Samsung Pay<sup>™</sup>, and Google Pay<sup>™</sup>

### Additional Card Benefits:

- Cell Phone Protection
- Roadside Dispatch<sup>®</sup>
- Zero Liability<sup>3</sup>
- Travel Accident Insurance
- Purchase Security
- Auto Rental Collision
- Return Protection
- Baggage Delay Reimbursement

### Visa Signature<sup>®</sup>: For exclusive rewards that will take you places.

A prestigious card with exceptional rewards to redeem for: high-end merchandise, special experiences, luxury hotels, travel, gift cards, and cash back! Plus, receive access to exclusive benefits like Visa Signature<sup>®</sup> Concierge Services, and exclusive: entertainment, wine, food, sports, and shopping.<sup>4</sup>



- **20,000 bonus points** if you spend \$2,500 in the first 90 days<sup>5</sup>
- **2x the points** on all purchases, points are unlimited and never expire!
- No foreign transaction fee<sup>1</sup>

### Platinum: For the rewards-lover seeking endless possibilities.

A points-based card that rewards you with the option to redeem points for: merchandise, gift cards, travel, cash back, and more!



- **10,000 bonus points** if you spend \$1,000 in the first 90 days<sup>6</sup>
- Earn unlimited points that never expire:
  - **3x** the points at U.S. supermarkets and wholesale clubs
  - **2x** the points at gas stations
  - **1** point on all other purchases

## Gold: For the cash-back enthusiast.

Unlimited cash-back rewards automatically applied to your monthly statement balance!



- **\$100 cash back** if you spend \$1,000 in the first 90 days<sup>7</sup>
- **2% back** at U.S. supermarkets and wholesale clubs
- **1.5% back** at gas stations
- **1% back** on all other purchases
- **10% back** on paid finance charges

## The Classic: For the savvy spender who wants a great rate.

No frills – just a simple, low rate card that gets you back to basics.



- Our lowest rate card
- No hassles

## Classic Secured: For the credit builder.

The line of credit you need to help you establish or rebuild your credit.



- Starts with a minimum \$300 deposit
- Reported to all three major credit bureaus

**Member eligibility required. Visit: [gecreditunion.org/membership](https://gecreditunion.org/membership) for details.**

**<sup>1</sup>Credit Card Fees:** Regular APR applies; foreign transaction fee (for The Classic, Gold, and Platinum cards) is 1.5% of each transaction in U.S. dollars, foreign transaction fee for Visa Signature® is 0% of each transaction in U.S. dollars. There is a \$10 or 3% of the amount (whichever is greater) fee to transfer balances from other credit cards to a GECU credit card; the current APR will be applied to the transferred balance. **<sup>2</sup>Online/Mobile Text, Alerts, and Services:** We provide Online Banking and our mobile app to you for free; however, mobile/internet data charges may apply. Please contact your service provider for details. **<sup>3</sup>Zero Liability:** You agree to promptly notify the Cardholder Services, telephone number: 513.243.4328 or 800.542.7093 in the event you suspect any unauthorized use of the card. You will not be liable for unauthorized use that occurs after you notify GECU orally or in writing, of the loss, theft, or possible unauthorized use. In any case, Your liability will not exceed \$0.00. **<sup>4</sup>Visa Signature® Benefits & Perks:** Certain limitations, exclusions, and restrictions apply. In order for coverage to apply you must use your covered Visa Signature® Card to secure transactions. Benefits are subject to change at any time without notice. For more information on these benefits, please see Visa Signature® Guide to Benefits. **<sup>5</sup>Visa Signature® Reward Points:** New Signature® cardholders have the opportunity to earn 20,000 bonus points upon making \$2,500 in purchases within the first 90 days of account opening. The bonus points will be added to your point balance and will be identified as such on your statement, eStatement, quarterly rewards statement, or within the GoToMyCard tab in Online Banking. For each dollar charged on a qualifying purchase in each billing period on your GECU Visa Signature card, you'll earn reward points. Qualifying purchases are purchases for goods and services minus returns and other credits. Qualifying purchases do NOT include fees or interest charges, balance transfers, cash advances, or purchases of other cash equivalents. Additional terms and restrictions apply. This rewards program is offered at the discretion of GECU and may be changed from time to time with or without notification. Full terms and details of the rewards program will be included with your card and can also be found at: [gecreditunion.org/signature](https://gecreditunion.org/signature). **<sup>6</sup>Platinum Reward Points:** New Platinum cardholders have the opportunity to earn 10,000 bonus points upon making \$1,000 in purchases within the first 90 days of account opening. The bonus points will be added to your reward point balance and will be identified as such on your statement, eStatement, or within the GoToMyCard tab in Online Banking. For each dollar charged on a qualifying purchase in each billing period on your GECU Platinum card, you'll earn reward points. Qualifying purchases are purchases for goods and services minus returns and other credits. Qualifying purchases do NOT include fees or interest charges, balance transfers, cash advances, or purchases of other cash equivalents. Additional terms and restrictions apply. This rewards program is offered at the discretion of GECU and may be changed from time to time with or without notification. Full terms and details of the rewards program will be included with your card and can also be found at: [gecreditunion.org/platinum](https://gecreditunion.org/platinum). **<sup>7</sup>Gold Reward Points:** New Gold cardholders have the opportunity to earn a \$100 cash-back bonus upon making \$1,000 in purchases within the first 90 days after account opening. When meeting the requirement, a \$100 rebate will be applied as a statement credit the cycle after meeting the requirement. For each dollar charged on a qualifying purchase, and incurred finance charges in each billing period, on your GECU Visa Gold card, you'll earn cash back. Qualifying purchases are purchases for goods and services minus returns and other credits. Qualifying purchases do NOT include: fees, balance transfers, cash advances, or purchases of other cash equivalents. Additional terms and restrictions apply. This rewards program is offered at the discretion of GECU and may be changed from time to time with or without notification. Full terms and details of the rewards program will be included with your card and can also be found at: [gecreditunion.org/gold](https://gecreditunion.org/gold). FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Insured by NCUA | Equal Opportunity Lender

### Ways to Apply for Your Credit Card:



Visit: [gecreditunion.org/apply](https://gecreditunion.org/apply)



Call our Phone Loan Center at:  
**513.243.4328/800.542.7093 opt. 2**



Visit a branch near you:  
[gecreditunion.org/locations](https://gecreditunion.org/locations)

### Own a business?

Our GECU Business credit card is a convenient way to finance everyday business expenses. For details, visit: [gecreditunion.org/business-cc](https://gecreditunion.org/business-cc)



**General Electric  
Credit Union**

Learn more at: [gecreditunion.org/credit-cards](https://gecreditunion.org/credit-cards)  
or call us at: **513.243.4328/800.542.7093**