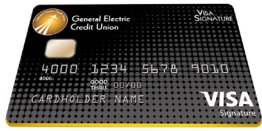


# Credit Card Options | Choose a card that fits your needs

With all the perks and no annual fee, we have the perfect card to fit any lifestyle.

## Visa Signature® | As low as 12.99% APR<sup>1</sup>

A prestigious card with exceptional rewards and special experiences.



- **20,000 bonus points** if you spend \$2,500 in the first 90 days<sup>2</sup>
- **2x the points on all purchases**
- **No foreign transaction fee<sup>3</sup>**
- **Exclusive Visa Signature® perks<sup>4</sup>**

### For the rewards-lover seeking the ultimate experience.

*Point-based rewards to redeem for high-end merchandise, travel experiences, luxury hotels, cash back, and more.*

## Platinum | As low as 10.99% APR<sup>5</sup>

A flexible, points-based rewards card that rewards you for being you.



- **10,000 bonus points** if you spend \$1,000 in the first 90 days<sup>6</sup>
- **3x the points** at U.S. supermarkets and wholesale clubs
- **2x the points** at gas stations
- **1 point** on all other purchases

### For the rewards-lover seeking flexibility.

*Point-based rewards for merchandise, gift cards, travel, and more!*

## Gold | As low as 10.99% APR<sup>7</sup>

An easy card with unlimited cash back on everyday purchases.



- **\$100 cash back** if you spend \$1,000 in the first 90 days<sup>8</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

### For the rewards-lover seeking simplicity.

*Cash-back rewards applied directly to your monthly statement balance!*

## The Classic | As low as 9.49% APR<sup>9</sup>

A simple, low-rate card that gets you back to the basics.



- **Our lowest rate offered**
- **No hassles**
- **No annual fee**

### For the savvy spender.

*No frills, just a great low rate.*

For more details about each card, visit: [gecreditunion.org/credit-cards](http://gecreditunion.org/credit-cards)

See reverse side for details.



General Electric  
Credit Union

Email:  
[memberservices@gecreditunion.org](mailto:memberservices@gecreditunion.org)

Phone:  
513.243.4328/800.542.7093

## Full Card Details

**APR = Annual Percentage Rate. Rates and details are accurate as of January 16, 2019. General Electric Credit Union (GECU) is an Equal Opportunity Lender.**

<sup>1</sup>**Visa Signature® Card:** The APR will be 12.99% to 18.00% APR, based on your creditworthiness. The APR may vary (increase or decrease) on a quarterly basis and is determined by adding our margin to the Prime Rate as published in *The Wall Street Journal* effective the first day of: January, April, July, and October of every year. For each dollar charged on a qualifying purchase in each billing period on your GECU Visa Signature® card, you'll earn 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.

<sup>2</sup>**Visa Signature® Reward Points:** As a new Signature® cardholder, you 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. 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 on our website at: [gecreditunion.org/signature](http://gecreditunion.org/signature).

<sup>3</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. There is a \$3 or 2% 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>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>**Platinum Card:** The APR will be 10.99% to 16.74% APR, based on your creditworthiness. The APR may vary (increase or decrease) on a quarterly basis and is determined by adding our margin to the Prime Rate as published in *The Wall Street Journal* effective the first day of: January, April, July, and October of every year. For each dollar charged on a qualifying purchase in each billing period on your GECU Platinum card, you'll earn 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.

<sup>6</sup>**Platinum Reward Points:** As a new Platinum cardholder, you 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. 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 on our website at: [gecreditunion.org/platinum](http://gecreditunion.org/platinum).

<sup>7</sup>**Gold Card:** The APR will be 10.99% to 16.74% APR, based on your creditworthiness. The APR may vary (increase or decrease) on a quarterly basis and is determined by adding our margin to the Prime Rate as published in *The Wall Street Journal* effective the first day of: January, April, July, and October of every year. For each dollar charged on a qualifying purchase, and incurred finance charges in each billing period, on your GECU 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.

<sup>8</sup>**Gold Card Bonus:** As a new Gold cardholder, you 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.

<sup>9</sup>**The Classic Card:** The APR will be 9.49% to 15.24% APR, based on your creditworthiness, The APR may vary (increase or decrease) on a quarterly basis and is determined by adding our margin to the Prime Rate as published in *The Wall Street Journal* effective the first day of: January, April, July, and October of every year.