# of Interest...

Visa® Credit Cards

[www.qualstarcu.com/visa]

Scan for Rates

Are you getting the best deal on your credit card?

If your card is from a big bank or retailer, you could be paying more than you should. Hidden conditions can make it costly and inconvenient..

Choose the card that works for you!

We offer two Visa® credit cards with straightforward terms and everyday value. Compare them to your current card—and you may find yourself using your Qualstar card for almost everything, from groceries and gas to travel, dining, and monthly bills.



	Qualstar Gold Visa Save While You Spend	Qualstar +Rewards Visa Earn While You Spend	Your Other Card
Annual Fee	None		
Cash Rewards	No	Earn 1.5 points per $1 spent (See redemption chart below)[1]	
Contactless Card	Tap to pay with your card, mobile, or wearable device		
Built-in Benefits	Auto Rental, Travel Accident, Trip Cancellation, and Purchase Security Insurance		
Rate Penalties	No		
Balance Transfer Fee[2]	No		
Finance Charge Grace Period	25 Days (purchase balance only)		
Payment Grace Period	7 Days (finance charges accrue)		
Cash Advance Fee	2% of total cash advance amount or $25, whichever is greater		
Late Fee	5% of payment due or $5.00, whichever is greater (after 7 day grace period)		

The Periodic Rate and corresponding Annual Percentage Rate are determined based on your credit criteria in accordance with Qualstar's loan policies and will be disclosed when you open the account. Not all applicants will be approved and not all approved applicants will receive the lowest rate. Other fees include: foreign transaction fee-1% (any transaction done in foreign funds or initiated in a foreign country, charged on the US dollar amount.)

[1] Cash rewards, available as deposit or credit, are awarded in denominations of $50 starting at minimum $100:
$100 = 10,000 pts.; spend $7,500 for 11,250 pts.$150 = 15,000 pts.; spend $10,000 for 15,000 pts.
$200 = 20,000 pts.; spend $14,000 for 21,000 pts$250 = 25,000 pts; spend $17,000 for 25,500 pts.

Apply Your Way Today!

» Log in to **Online Services**
» Call us at **1-800-848-0018**
» Visit one of our **branch locations**

QUALSTAR® CREDIT UNION

www.qualstarcu.com

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