



# VISA®

## No smoke. No mirrors.

Credit cards are a dime a dozen. We cut the fluff to offer what matters – a simple low rate!



### U<sub>1</sub> Platinum

as low as  
**8.92%**  
APR

- \$0 Annual Fee
- \$0 Balance Transfer Fee
- Online Account Management
- 24/7 Member Support



### U<sub>1</sub> Platinum Variable

as low as  
**11.75%**  
APR

- \$0 Annual Fee
- \$0 Balance Transfer Fee
- Online Account Management
- 24/7 Member Support

## Online Account Access

Monitor your U1 Visa account online anytime anywhere. Just visit [u1cu.org/monitor](http://u1cu.org/monitor).

## Member Support

Have a question or emergency? U1 provides local and 24/7 emergency support for Visa account holders. Visit [u1cu.org/card-services](http://u1cu.org/card-services) or call [800.762.9555](tel:800.762.9555) opt. 9 for more information.

**U<sub>1</sub>** Universal 1 Credit Union  
u1cu.org | 800.762.9555

APR = Annual Percentage Rate. All loans subject to approval. Rates, terms, and conditions vary based on creditworthiness. Platinum Variable APR determined by adding a margin to the Prime rate. U1 Platinum Variable rate may vary after account is opened. Margin based on individual creditworthiness. Maximum APR is 18%. This card is issued by Universal 1 Credit Union pursuant to a license from VISA U.S.A. Inc. Federally Insured by NCUA.