No smoke. No mirrors.
Credit cards are a dime a dozen. We cut the fluff to offer what matters – a simple low rate!

**U1 Platinum**

- **8.92% APR**
  - $0 Annual Fee
  - $0 Balance Transfer Fee
  - Online Account Management
  - 24/7 Member Support

**U1 Platinum Variable**

- as low as **12.25% 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 opt. 9 for more information.

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.